



President
Mr. Dave Warren
City of Placerville

Vice President
Mr. Jose Jasso
City of Rio Vista

Treasurer
Ms. Jen Lee
City of Rio Vista

Secretary
Ms. Jennifer Styczynski
City of Marysville

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND BOARD OF DIRECTORS MEETING AGENDA

DATE/TIME: Thursday, December 10, 2020 at 10:30 a.m.

LOCATION: Webex Teleconference
Call-in Number: 877-309-3457
Access Code: 178 797 5362

A - Action
I - Information

1 - Attached
2 - Hand Out
3 - Separate Cover
4 - Verbal

MISSION STATEMENT

The Northern California Cities Self Insurance Fund, or NCCSIF, is an association of municipalities joined to protect member resources by stabilizing risk costs in a reliable, economical and beneficial manner while providing members with broad coverage and quality services in risk management and claims management.

A. CALL TO ORDER

B. ROLL CALL

C. PUBLIC COMMENTS

This time is reserved for members of the public to address the Board of Directors on matters pertaining to NCCSIF that are of interest to them.

pg. 4 **D. CONSENT CALENDAR**

A 1

All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or the Board of Directors may request any item to be considered separately.

pg. 5 1. Board of Directors Meeting Minutes – November 12, 2020

pg. 12 2. Check Register November 2020

pg. 13 3. Investment Reports

pg. 29 a. Chandler Asset Management Short/Long Term – October 2020 to November 2020

pg. 30 b. Local Agency Investment Fund (LAIF) Report as of October 15, 2020

pg. 31 c. Treasurer's Report as of September 30, 2020

pg. 31 4. FY 21/22 EIA PRISM Excess Workers' Compensation Premium Estimate



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- pg. 114 **5. Liability Claims Administrator Renewal** **A 1**
The Board will consider options for liability claims administration given the expiration of the current contract on June 30, 2021.
- pg. 115 **6. State of the Market** **I 1**
The Board will receive Alliant's annual State of the Insurance Market presentation for review and discussion.

I. INFORMATION ITEMS

- pg. 153 1. Glossary of Terms
- pg. 162 2. NCCSIF Organizational Chart
- pg. 163 3. NCCSIF 20/21 Meeting Calendar
- pg. 164 4. NCCSIF Resource Contact Guide
- pg. 177 5. York Who's Who in Claims - WC and Liability Contacts

J. ADJOURNMENT

UPCOMING MEETINGS

Police Risk Management Committee Meeting - February 11, 2021
Executive Committee Meeting - March 26, 2021
Claims Committee Meeting - March 26, 2021
Risk Management Committee Meeting - April 22, 2021
Board of Directors Meeting - April 22, 2021

Corelogic Wildfire Risk Scorecard Presentation Noon-1:00 p.m.
Zoom: Meeting ID- 919-5936-5203 Password- 642373

Per Government Code 54954.2, persons requesting disability related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Jenna Wirkner at Alliant Insurance Services at (916) 643-2741.

The Agenda packet will be posted on the NCCSIF website at www.nccsif.org. Documents and material relating to an open session agenda item that are provided to the NCCSIF Board of Directors less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 460, Sacramento, CA 95815.

Access to some buildings and offices may require routine provisions of identification to building security. However, NCCSIF does not require any member of the public to register his or her name or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
December 10, 2020**

Agenda Item D.

CONSENT CALENDAR

ACTION ITEM

ISSUE: The Board reviews items on the Consent Calendar, and if any item requires clarification or discussion a Member should ask that it be removed for separate action. The Board should then consider action to approve the Consent Calendar excluding those items removed. Any items removed from the Consent Calendar will be placed later on the agenda in an order determined by the President.

RECOMMENDATION: Adoption of the Consent Calendar after review by the Board.

FISCAL IMPACT: None.

BACKGROUND: Routine items that generally do not require discussion are regularly placed on the Consent Calendar for approval.

ATTACHMENT(S):

1. Board of Directors Meeting Minutes – November 12, 2020
2. Check Register November 2020
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term –October 2020 to November 2020
 - b. Local Agency Investment Fund (LAIF) Report as of October 15, 2020
 - c. Treasurer’s Report as of September 30, 2020
4. FY 21/22 EIA PRISM Excess Workers’ Compensation Premium Estimate



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
WEBEX TELECONFERENCE
NOVEMBER 12, 2020**

BOARD OF DIRECTORS PRESENT

Liz Cottrell, City of Anderson
Rachel Ancheta, City of Dixon
Stephanie Van Steyn, City of Galt
Dalacie Blankenship, City of Jackson
Jennifer Styczynski, City of Marysville (**Secretary**)
Dave Warren, City of Placerville (**Chair**)
Spencer Morrison, City of Yuba City

Kristina Miller, City of Corning
Kara Reddig, City of Elk Grove
Jon Hanken, City of Ione
Veronica Rodriguez, City of Lincoln
Brooke Kerrigan, Town of Paradise
Andrew Schiltz, City of Rocklin

OTHER MEMBERS PRESENT

Jim Ramsey, City of Elk Grove

BOARD OF DIRECTORS ABSENT

Cristina Shafer, City of Auburn
Brad Koehn, City of Elk Grove
Yvonne Kimball, City of Jackson
Liz Ehrenstrom, City of Oroville
Jose Jasso, City of Rio Vista (**Vice-Chair**)
Kimberly Sarkovich, City of Rocklin

Toni Benson, City of Colusa
Elisa Arteaga, City of Gridley
Loree McCay, City of Nevada City
Sandy Ryan, City of Red Bluff
Jen Lee, City of Rio Vista (**Treasurer**)
Wayne Peabody, City of Willows

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services
Michael Simmons, Alliant Insurance Services
Raychelle Maranan, Alliant Insurance Services
Jenna Wirkner, Alliant Insurance Services
Dori Zumwalt, Sedgwick
Jill Petrarca, Sedgwick

Dave Beal, Sedgwick
Carlos Oblites, Chandler Asset Management
Michelle Duba, Crowe LLP
James Marta, James Marta & Company
Joseph Kowalczyk, Crowe LLP

A. CALL TO ORDER

Chair Dave Warren called the meeting to order at 9:09 a.m.

B. ROLL CALL

Roll call was made and the majority of the members were present constituting a quorum.

C. PUBLIC COMMENTS

There were no public comments.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
WEBEX TELECONFERENCE
NOVEMBER 12, 2020**

D. CONSENT CALENDAR

1. Board of Directors Meeting Minutes – June 25, 2020
2. Board of Directors and Long Range Planning Meeting Minutes- October 29, 2020
3. Check Register from May 1, 2020 to October 31, 2020
4. Investment Reports
 - a. Chandler Asset Management Short/Long Term - May 2020 to September 2020
 - b. Chandler Asset Management GASB 40 Reports as of June 30, 2020
 - c. Chandler Asset Management GASB 72 Reports as of June 30, 2020
 - d. Local Agency Investment Fund (LAIF) Report as of September 30, 2020
 - e. Treasurer’s Report as of September 30, 2020
5. Police Risk Management Grant Funds Utilization Report as of October 2020
6. Sedgwick Workers’ Compensation Quarterly Claims Report
7. APIP Alliant Commission Disclosure Letter and Fact Sheet Retail v. Wholesale Commissions
8. Alliant Additional Commission “opt out” Letter
9. ALC Auditing Servicing Agreement

A motion was made to approve the Consent Calendar as posted.

MOTION: Spencer Morrison **SECOND:** Jennifer Styczynski **MOTION CARRIED UNANIMOUSLY**
Ayes: Cottrell, Miller, Ancheta, Reddig, Van Steyn, Hanken, Blankenship, Rodriguez, Styczynski, Kerrigan, Warren, Morrison
Nays: None

E. GENERAL RISK MANAGEMENT ISSUES

Members discussed how cities are notifying the public of mountain lion sightings. The Police Department in the City of Placerville works with animal control, police app, signage and working with the local newspaper to announce any sightings.

Dave Beal shared a Mountain Lion sighting sign with the members that would be good to have posted.

F. SUMMARY OF THE SEPTEMBER 26, 2020 EXECUTIVE COMMITTEE MEETING

Mr. Beverly discussed the actions taken at the October 29th, 2020 Board of Directors and Long Range Planning Meeting. The City of Folsom’s grant request was approved for IAPro software. We will be having a wildfire risk presentation at the December 10th Board of Directors Meeting.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
WEBEX TELECONFERENCE
NOVEMBER 12, 2020**

G. ADMINISTRATION REPORTS

G.1. President's Report

Dave Warren suggested speaking up during the meetings if you need to make a revision to a motion that was made. Dave Warren also thanked Dave Beal for his services and the great work he is doing for the members.

G.2. CJPRMA Update

No discussion, will give an update during the Long Range Planning Wrap-up item.

G.3. Program Administrator's Report

No discussion.

H. FINANCIAL REPORTS

H.1. Investment Policy

Carlos Oblites from Chandler Asset Management reviewed the changes made to the Investment Policy. Chandler Asset Management recommends replacing the table describing permitted investments with a paragraph for each asset class, where more detailed credit quality and concentration limits may be detailed.

Members discussed referencing the Executive Committee instead of the Finance Committee for authority.

Andrew Schiltz joined the meeting at 9:29 a.m.

A motion was made to approve the Investment Policy with suggested changes.

MOTION: Kristina Miller

SECOND: Jon Hanken

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Miller, Ancheta, Reddig, Van Steyn, Hanken, Blankenship, Rodriguez, Styczynski, Kerrigan, Warren, Schiltz, Morrison

Nays: None



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
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NOVEMBER 12, 2020**

H.2. NCCSIF Investment Portfolio Review

Carlos Oblites gave a brief overview of the Short Term Investment Portfolio. The yield and maturity of this portfolio is 1.94%. The fair market value of the portfolio has gone up significantly. Total rate of return for 12 months is 4.83%. Because interest rates are so low the fair value won't move much. The Long Term Fund as of 9/30/20 portfolio average purchase yield is at 2.16%. A lot of how we will look going forward is vaccine dependent and inflation is expected. Both portfolios are designed for safety and are performing well.

Members discussed the outlook going forward. We're seeing growth in certain sectors. Unemployment is about double what it was before COVID-19, which will cause a strain on the economy.

Mr. Beverly advised the discount rate for both programs is 1.5% and is fine for now. James Marta discussed that the earnings are higher than most pools. We have started with a conservative strategy. Joseph Kowalczyk from Crowe said the Auditors like to see consistency and the percentage not to change.

Jim Ramsey joined the meeting at 9:37 a.m.

Dee C. Legar-Garcia joined the meeting at 9:40 a.m.

A motion was made to approve to receive and file the report as presented.

MOTION: Jon Hanken **SECOND:** Liz Cottrell **MOTION CARRIED
UNANIMOUSLY**
Ayes: Cottrell, Miller, Ancheta, Reddig, Van Steyn, Hanken, Blankenship, Rodriguez, Styczynski,
Kerrigan, Warren, Schiltz, Morrison
Nays: None

H.3. FY 19/20 Financial Audit

Joseph Kowalczyk and Michelle Duba from Crowe Investment reviewed the FY 19/20 Financial Audit. No major changes to the financials or issues for the year. This has been a very strong year, with plenty of investments to cover the current liability. A disclosure relating to COVID-19 has been added to the financial statements.

Andrew Schiltz left the meeting at 9:54 a.m.

Andrew Schiltz joined the meeting at 9:55 a.m.



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
WEBEX TELECONFERENCE
NOVEMBER 12, 2020**

A motion was made to approve the 19/20 FY Financial Audit

MOTION: Andy Schiltz

SECOND: Kristina Miller

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Miller, Ancheta, Reddig, Van Steyn, Hanken, Blankenship, Rodriguez, Styczynski, Kerrigan, Warren, Schiltz, Morrison

Nays: None

H.4. Financial Status as of June 30, 2020

James Marta gave an overview of the Financial Status as of June 30, 2020. Expenses during the year included dividends to members totaling \$1,566,593.

The Statements of Net Position show strengthening from 2015 until now. We're seeing the expenses being driven by the Workers' Compensation program. We have seen an uptick in premiums and we should still see that increase. Investments are a big part of our success as a pool.

The historical Net Refunds to members have been \$50,836,743 and represent the success of the risk pool in being able to return funds to members over time.

Both programs have been able to maintain annual funding at the 80% confidence level and the position of the pool has improved as a result. The Liability Program had a good year and will help strengthen our position for future years.

Information only.

H.5. Resolution 20-05 Authorizing the Treasurer to Invest and Re-Invest Funds

H.6. Resolutions 20-06 Authorizing Investment of Monies in the Local Agency Investment Fund (LAIF)

Mr. Beverly discussed the annual delegation to the Treasurer, from October 29th to June 30th, 2021. Resolution 20-06 authorizes the signers for Authorizing Investment of Monies in the Local Agency Investment fund and is necessary due to the changes in Officers and accounting partners.

Dave Warren left the meeting at 10:13 a.m.

A motion was made to approve Resolutions 20-05 and 20-06.

MOTION: Liz Cottrell

SECOND: Spencer Morrison

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Miller, Ancheta, Reddig, Van Steyn, Hanken, Blankenship, Rodriguez, Styczynski, Kerrigan, Schiltz, Morrison

Nays: None



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
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NOVEMBER 12, 2020**

I. JPA BUSINESS

I.1. Policy and Procedure Revisions

Mr. Beverly gave a brief overview of the Policy and Procedure Revisions.

- a. A-03: Meal Arrangements: Mr. Beverly recommended a repeal as this Policy only refers to Board Meetings and is outdated. The Board has approved a broader policy regarding travel expense reimbursements (A-15).
- b. A-11: Recalculation of Deposits – Mr. Beverly recommended broadening the criteria and renaming the policy “Recalculation of Deposits upon Change in Exposure”.
- c. A-14: Teleconferencing under the Brown Act- the Brown Act was amended 20 years ago to allow for teleconferencing. This policy does contain reminders regarding member participation and recommended allowance regarding roll call voting based on current practice and CA League of Cities guide for the Board to consider.
- d. A-23: NCCSIF Underwriting Policy- No change is recommended to the Underwriting Policy. The Underwriting Policy must be reviewed every three years to meet CAJPA standards.

A motion was made to approve the policies as presented and revised.

MOTION: Jennifer Styczynski **SECOND:** Rachel Ancheta

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Miller, Ancheta, Reddig, Van Steyn, Hanken, Blankenship, Rodriguez, Styczynski, Kerrigan, Warren, Schiltz, Morrison

Nays: None

I.2. Long-Range Planning Wrap-up

Mr. Beverly gave a brief overview of the Long Range Planning Meeting. CJPRMA sent the recommended changes that will be presented to the CJPRMA Executive Committee on November 19th. We will have the recommendation at the next Board of Directors Meeting on December 10th. If they do commit to the plan presented to the Board of Directors we would recommend staying with CJPRMA.

Michael Simmons discussed the Funding options for CJPRMA, we had discussed wanting them to fund at 80%. We will be satisfied if the Executive Committee and Board accept the three year



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
BOARD OF DIRECTORS MEETING MINUTES
WEBEX TELECONFERENCE
NOVEMBER 12, 2020**

plan to get them up to the 80% confidence level over time knowing that they will be taking a big leap this year. Our best course is to stay with CJPRMA and continue lobbying for higher funding.

I.3. Resolution 20-07 Recognizing Tim Sailsbery’s Contributions to NCCSIF

Mr. Beverly discussed approving Resolution 20-07 Recognizing Tim Sailsbery’s Contribution to NCCSIF. Mr. Beverly let the Board know that Tim Sailsbery was very appreciative and thankful for the Resolution and we will be sending him a thank you gift.

Dave Warren discussed his appreciation for Tim Sailsbery’s contribution to NCCSIF.

A motion was made to approve Resolution 20-07 as presented.

MOTION: Andy Schiltz

SECOND: Kara Redding

**MOTION CARRIED
UNANIMOUSLY**

Ayes: Cottrell, Miller, Ancheta, Reddig, Van Steyn, Hanken, Blankenship, Rodriguez, Styczynski, Kerrigan, Warren, Schiltz, Morrison

Nays: None

J. INFORMATION ITEMS

1. Glossary of Terms
2. NCCSIF Organizational Chart
3. NCCSIF 2020-21 Meeting Calendar
4. NCCSIF Resource Contact Guide
5. York Who’s Who in Claims - WC and Liability Contacts

These items were provided as information only.

M. ADJOURNMENT

The meeting was adjourned at 10:40 a.m.

Next Meeting Date:

Respectfully Submitted,

Jennifer Styczynski, Secretary

Date

Company Name: NCCSIF
Report Name: NCCSIF Check Register Board Report
Created On: 11/30/2020

Check#	Date	Vendor	Account Title	Account Memo	Amount
11859	11/5/2020	CAJPA	Assoc Memberships	52504 20/21 CAJPA Membership renewal fee	1,500.00
11860	11/5/2020	York Risk Svcs Grp Inc.	On Site	52204 Safety and Risk Ctrl Svcs - 10/2020	14,873.33
11861	11/5/2020	Sedgwick CMS, Inc	Claims Admin - Liability	51135 Oct 2020 Liab Claims	21,177.67
11862	11/5/2020	Sedgwick CMS, Inc	Claims Admin - WC Only	52300 Oct 2020 WC Claims	50,699.33
11863	11/5/2020	Alliant Ins Svcs Inc	Program Admin Fee	52401 Nov 2020 Monthly Installment	29,166.92
11864	11/5/2020	JM and Co. LLP	Acctg Svcs	52403 Monthly Acctg Svcs - Oct 2020	9,120.00
11865	11/5/2020	Chandler Asset Mgmt, Inc.	Investment Income	44040 Investment Income	4,875.90
11866	11/20/2020	Gibbons and Conley	Legal Services	52103 Oct 2020 General Matters	1,736.35
11867	11/20/2020	Embassy Cons Svcs, LLC	Risk Mgmt Comm Svcs	52201 Police RM Comm Trng	900.00
11868	11/20/2020	Placerville Police Dept	Police RM Grant Funds	52209 Reimb-exercise eqpt	1,077.49
11869	11/20/2020	Rocklin Police Dept	Police RM Grant Funds	52209 Body worn cameras reimb	6,060.00



Northern CA Cities Self Ins. Fund Short Term - Account #170

MONTHLY ACCOUNT STATEMENT

OCTOBER 1, 2020 THROUGH OCTOBER 31, 2020

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact operations@chandlerasset.com

Custodian

Bank of New York Mellon
Lauren Dehner
(904) 645-1918

CHANDLER ASSET MANAGEMENT
chandlerasset.com

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.



PORTFOLIO CHARACTERISTICS

Average Modified Duration	2.44
Average Coupon	2.03%
Average Purchase YTM	1.91%
Average Market YTM	0.39%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.76 yrs
Average Life	2.52 yrs

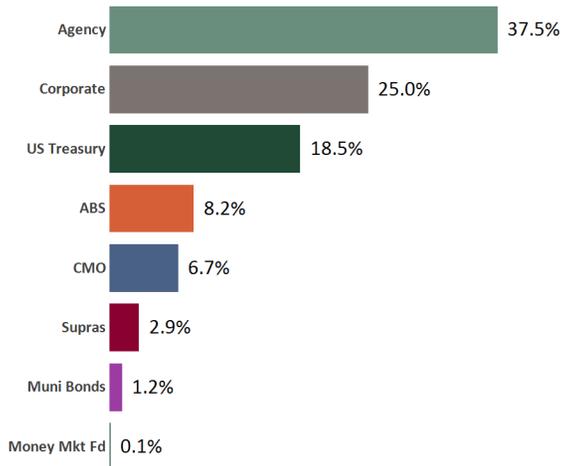
ACCOUNT SUMMARY

	Beg. Values as of 9/30/20	End Values as of 10/31/20
Market Value	28,197,192	28,177,056
Accrued Interest	111,373	117,851
Total Market Value	28,308,565	28,294,907
Income Earned	44,494	44,235
Cont/WD		-787
Par	27,093,516	27,135,054
Book Value	27,199,222	27,238,513
Cost Value	27,213,487	27,256,815

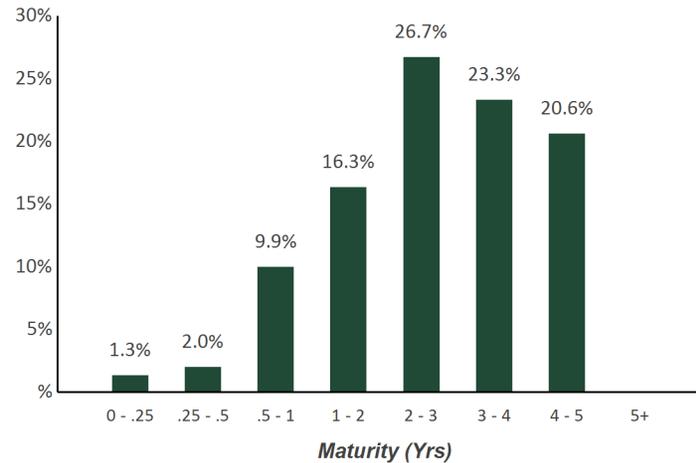
TOP ISSUERS

Government of United States	18.5%
Federal National Mortgage Assoc	18.0%
Federal Home Loan Mortgage Corp	16.4%
Federal Home Loan Bank	9.8%
John Deere ABS	2.6%
Honda ABS	2.0%
Inter-American Dev Bank	1.9%
Deere & Company	1.4%
Total	70.6%

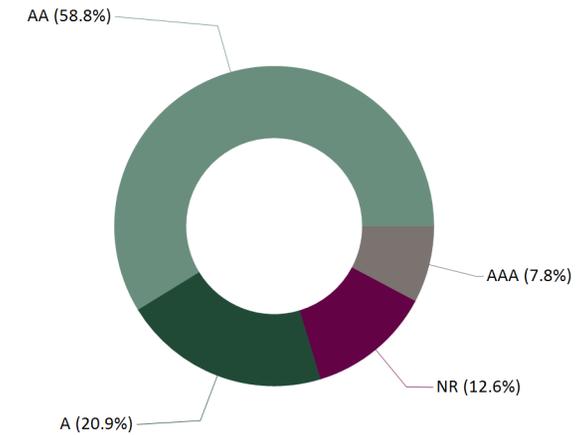
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	1M	3M	YTD	1YR	Annualized				
					2YRS	3YRS	5YRS	10YRS	12/31/1997
Northern CA Cities Self Ins. Fund Short Term	-0.04%	0.03%	4.23%	4.43%	5.13%	3.35%	2.46%	1.92%	3.88%
ICE BAML 1-5 Year US Treasury/Agency Index	-0.12%	-0.15%	4.07%	4.11%	4.95%	3.16%	2.21%	1.67%	3.56%
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	-0.10%	-0.13%	4.15%	4.23%	5.08%	3.25%	2.34%	1.81%	3.68%

Statement of Compliance

As of October 31, 2020



Northern California Cities Self-Insurance Fund - Short Term

The portfolio complies with state law and with the Client's investment policy.

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Government & Agencies	No limitation; Include: mortgage-backed, mortgage passthrough securities, and collateralized mortgage obligations issued by the federal government or federal agency/GSE issuers	Complies
Supranationals	AA rating category or better by a NRSRO; 30% maximum; 5 years max maturity; Issued by IBRD, IFC or IADB only	Complies
Municipal Securities	5 years max maturity	Complies
Asset-Backed & Mortgage-Backed Securities	AA rating category or better by a NRSRO; 20% maximum; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A-1/P-1 by a NRSRO; 25% maximum; 270 days max maturity	Complies
Corporate Medium Term Notes	A rating category or better by a NRSRO; 30% maximum; 5 years max maturity	Complies
Money Market Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit; Collateralized Bank Deposits	5 years max maturity	Complies
LAIF	Maximum as law permits	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
Prohibited	Common or preferred stocks, convertible or junk bonds, commodities, options, limited partnerships, GICs, Reverse repurchase agreements, uninsured deposits, Inverse floaters; ranges notes, mortgage derived, interest only strips, Zero interest accrual securities if held to maturity; Investments denominated in Non-USD; Collateralized Mortgage Obligations (CMOs) with collateral not specifically GNMA, FHLMC, or FNMA; Purchasing or selling securities on margin Securities lending or any other form of borrowing or leverage	Complies
Max Per Issuer	5% per issuer or institution unless explicitly stated in the policy, excluding U.S. government, agency, investment pool, and money market funds	Complies
Maximum Maturity	10 years	Complies

Reconciliation Summary

As of October 31, 2020



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$27,199,222.48
Acquisition		
+ Security Purchases	\$524,650.23	
+ Money Market Fund Purchases	\$528,019.56	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$1,052,669.79
Dispositions		
- Security Sales	\$327,057.80	
- Money Market Fund Sales	\$524,650.23	
- MMF Withdrawals	\$787.50	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$120,000.00	
- Principal Paydowns	\$41,043.45	
Total Dispositions		\$1,013,538.98
Amortization/Accretion		
+/- Net Accretion	(\$2,160.76)	
		(\$2,160.76)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$2,320.59	
		\$2,320.59
ENDING BOOK VALUE		\$27,238,513.12

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$30,483.49
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$327,057.80	
Accrued Interest Received	\$1,375.94	
Interest Received	\$37,542.31	
Dividend Received	\$0.05	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$120,000.00	
Interest from Calls/Redemption	\$1,000.00	
Principal Paydown	\$41,043.45	
Total Acquisitions	\$528,019.55	
Dispositions		
Withdrawals	\$787.50	
Security Purchase	\$524,650.23	
Accrued Interest Paid	\$0.00	
Total Dispositions	\$525,437.73	
ENDING BOOK VALUE		\$33,065.32



Northern Cal. Cities Self Ins. Fund Long Term - Account #171

MONTHLY ACCOUNT STATEMENT

OCTOBER 1, 2020 THROUGH OCTOBER 31, 2020

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact operations@chandlerasset.com

Custodian

Bank of New York Mellon
Lauren Dehner
(904) 645-1918

CHANDLER ASSET MANAGEMENT
chandlerasset.com

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.



PORTFOLIO CHARACTERISTICS

Average Modified Duration	3.63
Average Coupon	2.22%
Average Purchase YTM	2.13%
Average Market YTM	0.52%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.97 yrs
Average Life	3.83 yrs

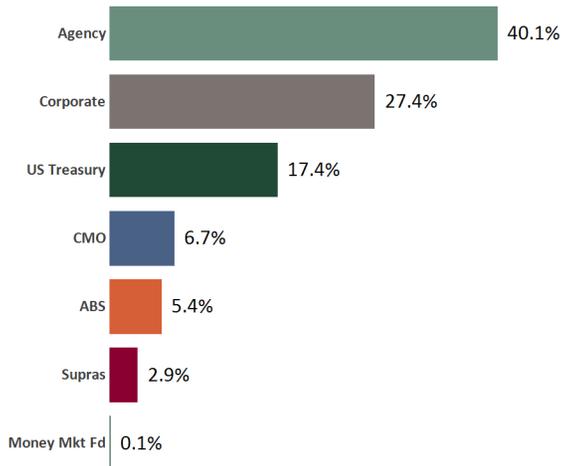
ACCOUNT SUMMARY

	Beg. Values as of 9/30/20	End Values as of 10/31/20
Market Value	29,959,105	29,872,396
Accrued Interest	118,129	137,618
Total Market Value	30,077,235	30,010,014
Income Earned	51,436	51,089
Cont/WD		0
Par	28,202,416	28,245,947
Book Value	28,296,662	28,337,039
Cost Value	28,267,819	28,310,280

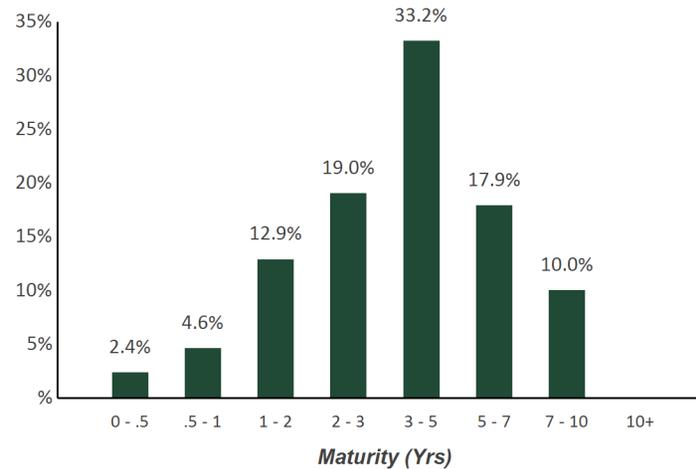
TOP ISSUERS

Government of United States	17.4%
Federal Home Loan Bank	15.7%
Federal Home Loan Mortgage Corp	14.0%
Federal National Mortgage Assoc	13.5%
Tennessee Valley Authority	3.6%
Inter-American Dev Bank	2.9%
US Bancorp	1.5%
State Street Bank	1.4%
Total	70.0%

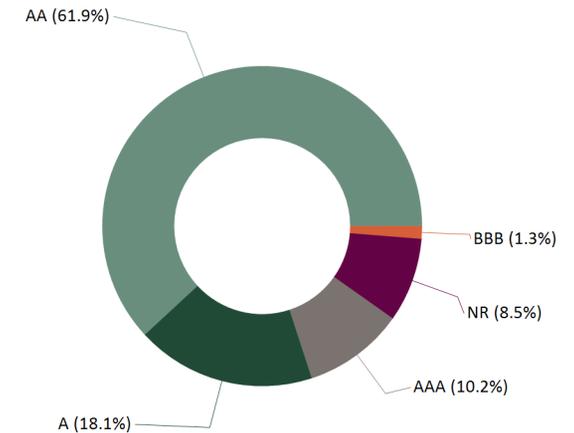
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	Annualized									
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	5/31/2006	
Northern Cal. Cities Self Ins. Fund Long Term	-0.22%	-0.14%	5.57%	5.50%	6.61%	4.13%	3.08%	2.58%	3.95%	
ICE BAML 1-10 Yr US Treasury/Agency Index	-0.38%	-0.50%	5.45%	5.18%	6.40%	3.89%	2.72%	2.27%	3.58%	
ICE BAML 1-10 Yr US Corporate/Govt Rated AAA-A Idx	-0.30%	-0.44%	5.58%	5.45%	6.78%	4.14%	3.05%	2.60%	3.76%	

Reconciliation Summary

As of October 31, 2020



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$28,296,662.22
Acquisition		
+ Security Purchases	\$558,176.97	
+ Money Market Fund Purchases	\$401,756.52	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$959,933.49
Dispositions		
- Security Sales	\$408,674.80	
- Money Market Fund Sales	\$484,492.40	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$33,732.79	
Total Dispositions		\$926,899.99
Amortization/Accretion		
+/- Net Accretion	(\$1,433.21)	
		(\$1,433.21)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$8,776.39	
		\$8,776.39
ENDING BOOK VALUE		\$28,337,038.90

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$116,758.85
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$408,674.80	
Accrued Interest Received	\$1,115.63	
Interest Received	\$32,124.89	
Dividend Received	\$1.89	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$33,732.79	
Total Acquisitions	\$475,650.00	
Dispositions		
Withdrawals	\$0.00	
Security Purchase	\$558,176.97	
Accrued Interest Paid	\$208.90	
Total Dispositions	\$558,385.87	
ENDING BOOK VALUE		\$34,022.97

Statement of Compliance

As of October 31, 2020



Northern California Cities Self-Insurance Fund - Long Term

The portfolio complies with state law and with the Client's investment policy.

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Government & Agencies	No limitation; Include: mortgage-backed, mortgage passthrough securities, and collateralized mortgage obligations issued by the federal government or federal agency/GSE issuers	Complies
Supranationals	AA rating category or better by a NRSRO; 30% maximum; 5 years max maturity; Issued by IBRD, IFC or IADB only	Complies
Municipal Securities	5 years max maturity	Complies
Asset-Backed & Mortgage-Backed Securities	AA rating category or better by a NRSRO; 20% maximum; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A-1/P-1 by a NRSRO; 25% maximum; 270 days max maturity	Complies
Corporate Medium Term Notes	A rating category or better by a NRSRO; 30% maximum; 5 years max maturity	Complies
Money Market Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit; Collateralized Bank Deposits	5 years max maturity	Complies
LAIF	Maximum as law permits	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
Prohibited	Common or preferred stocks, convertible or junk bonds, commodities, options, limited partnerships, GICs, Reverse repurchase agreements, uninsured deposits, Inverse floaters; ranges notes, mortgage derived, interest only strips, Zero interest accrual securities if held to maturity; Investments denominated in Non-USD; Collateralized Mortgage Obligations (CMOs) with collateral not specifically GNMA, FHLMC, or FNMA; Purchasing or selling securities on margin Securities lending or any other form of borrowing or leverage	Complies
Max Per Issuer	5% per issuer or institution unless explicitly stated in the policy, excluding U.S. government, agency, investment pool, and money market funds	Complies
Maximum Maturity	10 years	Complies



Northern CA Cities Self Ins. Fund Short Term - Account #170

MONTHLY ACCOUNT STATEMENT

NOVEMBER 1, 2020 THROUGH NOVEMBER 30, 2020

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact operations@chandlerasset.com

Custodian

Bank of New York Mellon
Lauren Dehner
(904) 645-1918

CHANDLER ASSET MANAGEMENT
chandlerasset.com

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.



PORTFOLIO CHARACTERISTICS

Average Modified Duration	2.52
Average Coupon	1.97%
Average Purchase YTM	1.85%
Average Market YTM	0.33%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.79 yrs
Average Life	2.59 yrs

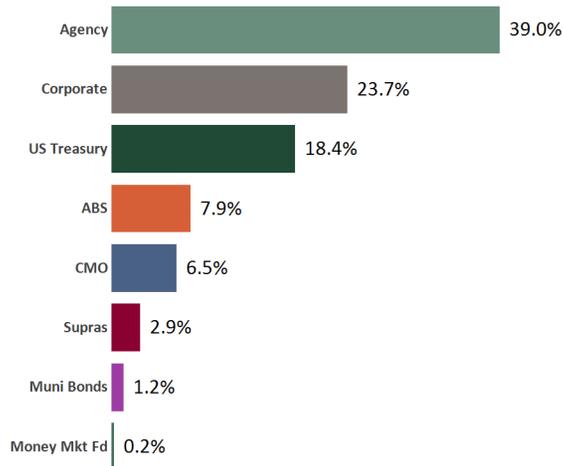
ACCOUNT SUMMARY

	Beg. Values as of 10/31/20	End Values as of 11/30/20
Market Value	28,177,056	28,210,672
Accrued Interest	117,851	123,684
Total Market Value	28,294,907	28,334,356
Income Earned	44,235	42,553
Cont/WD		0
Par	27,135,054	27,184,648
Book Value	27,238,513	27,283,413
Cost Value	27,256,815	27,303,076

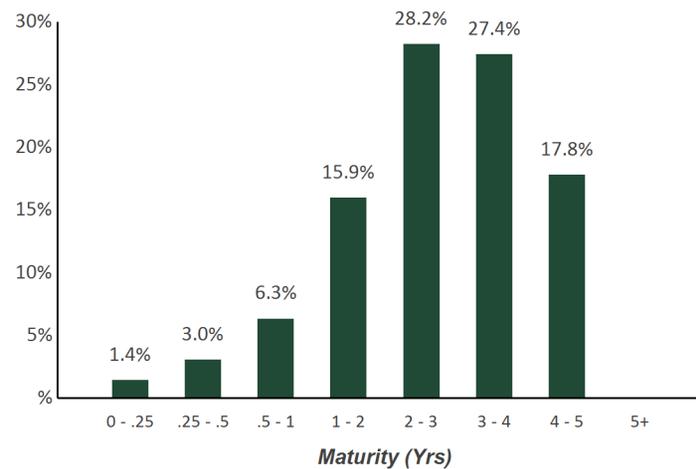
TOP ISSUERS

Federal National Mortgage Assoc	19.5%
Government of United States	18.4%
Federal Home Loan Mortgage Corp	16.2%
Federal Home Loan Bank	9.8%
John Deere ABS	2.5%
Inter-American Dev Bank	1.9%
Honda ABS	1.9%
Deere & Company	1.4%
Total	71.7%

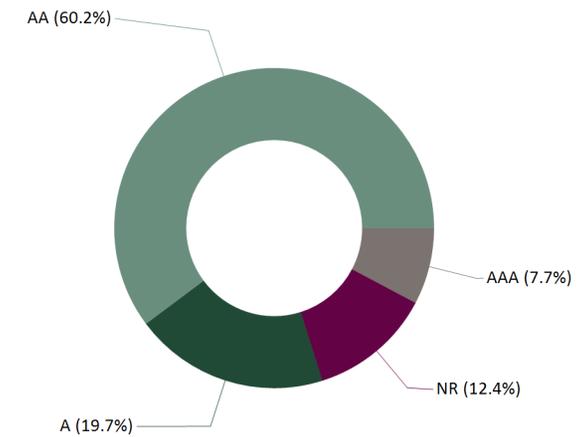
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	Annualized									
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	12/31/1997	
Northern CA Cities Self Ins. Fund Short Term	0.14%	0.11%	4.37%	4.58%	4.99%	3.50%	2.54%	1.98%	3.87%	
ICE BAML 1-5 Year US Treasury/Agency Index	0.07%	-0.02%	4.15%	4.29%	4.74%	3.28%	2.28%	1.71%	3.55%	
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	0.10%	0.01%	4.26%	4.43%	4.91%	3.39%	2.41%	1.86%	3.67%	

Statement of Compliance

As of November 30, 2020



Northern California Cities Self-Insurance Fund - Short Term

The portfolio complies with state law and with the Client's investment policy.

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Government & Agencies	No limitation; Include: mortgage-backed, mortgage passthrough securities, and collateralized mortgage obligations issued by the federal government or federal agency/GSE issuers	Complies
Supranationals	AA rating category or better by a NRSRO; 30% maximum; 5 years max maturity; Issued by IBRD, IFC or IADB only	Complies
Municipal Securities	5 years max maturity	Complies
Asset-Backed & Mortgage-Backed Securities	AA rating category or better by a NRSRO; 20% maximum; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A-1/P-1 by a NRSRO; 25% maximum; 270 days max maturity	Complies
Corporate Medium Term Notes	A rating category or better by a NRSRO; 30% maximum; 5 years max maturity	Complies
Money Market Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit; Collateralized Bank Deposits	5 years max maturity	Complies
LAIF	Maximum as law permits	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
Prohibited	Common or preferred stocks, convertible or junk bonds, commodities, options, limited partnerships, GICs, Reverse repurchase agreements, uninsured deposits, Inverse floaters; ranges notes, mortgage derived, interest only strips, Zero interest accrual securities if held to maturity; Investments denominated in Non-USD; Collateralized Mortgage Obligations (CMOs) with collateral not specifically GNMA, FHLMC, or FNMA; Purchasing or selling securities on margin Securities lending or any other form of borrowing or leverage	Complies
Max Per Issuer	5% per issuer or institution unless explicitly stated in the policy, excluding U.S. government, agency, investment pool, and money market funds	Complies
Maximum Maturity	10 years	Complies

Reconciliation Summary

As of November 30, 2020



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$27,238,513.12
Acquisition		
+ Security Purchases	\$1,002,634.30	
+ Money Market Fund Purchases	\$1,038,513.25	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$2,041,147.55
Dispositions		
- Security Sales	\$573,014.45	
- Money Market Fund Sales	\$1,002,634.30	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$335,000.00	
- Calls	\$0.00	
- Principal Paydowns	\$91,285.41	
Total Dispositions		\$2,001,934.16
Amortization/Accretion		
+/- Net Accretion	(\$2,493.85)	
		(\$2,493.85)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$8,180.62	
		\$8,180.62
ENDING BOOK VALUE		\$27,283,413.28

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$33,065.32
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$573,014.45	
Accrued Interest Received	\$2,240.45	
Interest Received	\$36,972.20	
Dividend Received	\$0.74	
Principal on Maturities	\$335,000.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$91,285.41	
Total Acquisitions	\$1,038,513.25	
Dispositions		
Withdrawals	\$0.00	
Security Purchase	\$1,002,634.30	
Accrued Interest Paid	\$0.00	
Total Dispositions	\$1,002,634.30	
ENDING BOOK VALUE		\$68,944.27



Northern Cal. Cities Self Ins. Fund Long Term - Account #171

MONTHLY ACCOUNT STATEMENT

NOVEMBER 1, 2020 THROUGH NOVEMBER 30, 2020

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact operations@chandlerasset.com

Custodian

Bank of New York Mellon
Lauren Dehner
(904) 645-1918

CHANDLER ASSET MANAGEMENT
chandlerasset.com

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.

Statement of Compliance

As of November 30, 2020



Northern California Cities Self-Insurance Fund - Long Term

The portfolio complies with state law and with the Client's investment policy.

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Government & Agencies	No limitation; Include: mortgage-backed, mortgage passthrough securities, and collateralized mortgage obligations issued by the federal government or federal agency/GSE issuers	Complies
Supranationals	AA rating category or better by a NRSRO; 30% maximum; 5 years max maturity; Issued by IBRD, IFC or IADB only	Complies
Municipal Securities	5 years max maturity	Complies
Asset-Backed & Mortgage-Backed Securities	AA rating category or better by a NRSRO; 20% maximum; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A-1/P-1 by a NRSRO; 25% maximum; 270 days max maturity	Complies
Corporate Medium Term Notes	A rating category or better by a NRSRO; 30% maximum; 5 years max maturity	Complies
Money Market Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Mutual Funds	Highest ratings by two NRSROs; 20% maximum	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit; Collateralized Bank Deposits	5 years max maturity	Complies
LAIF	Maximum as law permits	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
Prohibited	Common or preferred stocks, convertible or junk bonds, commodities, options, limited partnerships, GICs, Reverse repurchase agreements, uninsured deposits, Inverse floaters; ranges notes, mortgage derived, interest only strips, Zero interest accrual securities if held to maturity; Investments denominated in Non-USD; Collateralized Mortgage Obligations (CMOs) with collateral not specifically GNMA, FHLMC, or FNMA; Purchasing or selling securities on margin Securities lending or any other form of borrowing or leverage	Complies
Max Per Issuer	5% per issuer or institution unless explicitly stated in the policy, excluding U.S. government, agency, investment pool, and money market funds	Complies
Maximum Maturity	10 years	Complies



PORTFOLIO CHARACTERISTICS

Average Modified Duration	3.68
Average Coupon	2.14%
Average Purchase YTM	2.06%
Average Market YTM	0.45%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.99 yrs
Average Life	3.87 yrs

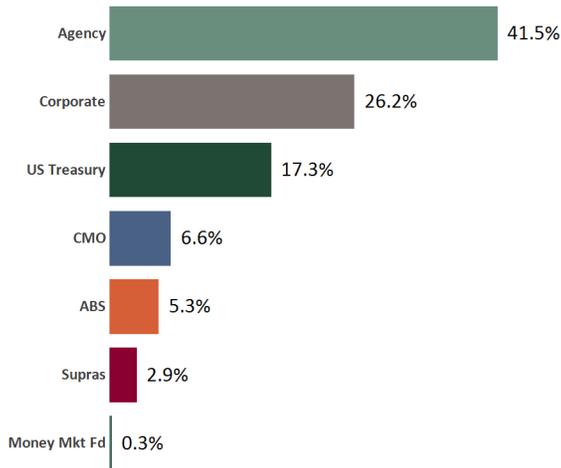
ACCOUNT SUMMARY

	Beg. Values as of 10/31/20	End Values as of 11/30/20
Market Value	29,872,396	29,942,275
Accrued Interest	137,618	140,533
Total Market Value	30,010,014	30,082,807
Income Earned	51,089	49,453
Cont/WD		0
Par	28,245,947	28,312,025
Book Value	28,337,039	28,399,870
Cost Value	28,310,280	28,378,943

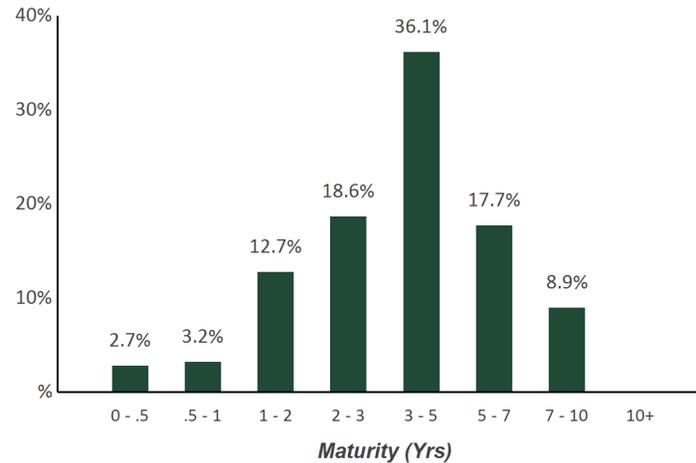
TOP ISSUERS

Government of United States	17.3%
Federal National Mortgage Assoc	16.6%
Federal Home Loan Bank	15.7%
Federal Home Loan Mortgage Corp	12.1%
Tennessee Valley Authority	3.6%
Inter-American Dev Bank	2.9%
US Bancorp	1.5%
State Street Bank	1.4%
Total	71.2%

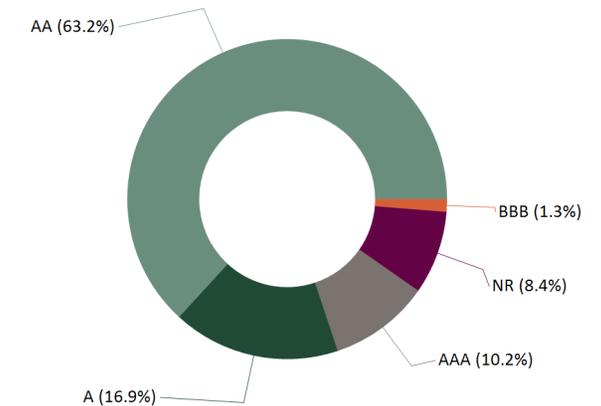
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	1M	3M	YTD	1YR	Annualized				
					2YRS	3YRS	5YRS	10YRS	5/31/2006
Northern Cal. Cities Self Ins. Fund Long Term	0.24%	0.12%	5.83%	5.86%	6.50%	4.32%	3.19%	2.69%	3.95%
ICE BAML 1-10 Yr US Treasury/Agency Index	0.13%	-0.17%	5.59%	5.56%	6.11%	4.04%	2.81%	2.34%	3.57%
ICE BAML 1-10 Yr US Corporate/Govt Rated AAA-A Idx	0.27%	0.00%	5.87%	5.92%	6.63%	4.34%	3.16%	2.69%	3.76%

Reconciliation Summary

As of November 30, 2020



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$28,337,038.90
Acquisition		
+ Security Purchases	\$1,007,555.40	
+ Money Market Fund Purchases	\$1,051,741.98	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$2,059,297.38
Dispositions		
- Security Sales	\$595,479.60	
- Money Market Fund Sales	\$1,007,555.40	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$345,000.00	
- Calls	\$0.00	
- Principal Paydowns	\$63,108.66	
Total Dispositions		\$2,011,143.66
Amortization/Accretion		
+/- Net Accretion	(\$1,615.60)	
		(\$1,615.60)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$16,292.73	
		\$16,292.73
ENDING BOOK VALUE		\$28,399,869.75

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$34,022.97
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$595,479.60	
Accrued Interest Received	\$4,407.47	
Interest Received	\$43,745.37	
Dividend Received	\$0.88	
Principal on Maturities	\$345,000.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$63,108.66	
Total Acquisitions	\$1,051,741.98	
Dispositions		
Withdrawals	\$0.00	
Security Purchase	\$1,007,555.40	
Accrued Interest Paid	\$0.00	
Total Dispositions	\$1,007,555.40	
ENDING BOOK VALUE		\$78,209.55



BETTY T. YEE
California State Controller

**LOCAL AGENCY INVESTMENT FUND
 REMITTANCE ADVICE**

Agency Name	NO CAL CITIES SELF INSUR FUND
Account Number	35-11-001

As of 10/15/2020, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 09/30/2020.

Earnings Ratio		.00002309407394024
Interest Rate		0.84%
Dollar Day Total	\$	1,151,084,840.52
Quarter End Principal Balance	\$	14,875,898.29
Quarterly Interest Earned	\$	26,583.24

NCCSIF

Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.
Corporate Insurance License No. 0C36861

Main Location: 2180 Harvard Street, Suite 460, Sacramento, CA 95815 * (916) 643-2700 * Facsimile: (916) 643-2750
Accounting Location: Mr. James Marta, James Marta & Company, 701 Howe Avenue, Suite E3, Sacramento, CA 95825 * (916) 993-9494

NCCSIF INVESTMENT REPORT FOR THE QUARTER ENDING September 30, 2020

	<u>MARKET VALUE</u>
CASH:	
(1) Tri Counties Checking	\$ 256,317.94
(2) Local Agency Inv Fund (LAIF)	<u>14,875,898.29</u>
Total Cash	<u>15,132,216.23</u>
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	28,197,192.00
Account no. 171	<u>29,959,105.00</u>
Total Unrestricted Investments	<u>58,156,297.00</u>
TOTAL CASH AND INVESTMENTS	<u>\$73,288,513.23</u>

- (1) This consists of one checking account and two pass-thru accounts (liability and workers comp claims).
- (2) The LAIF rate of return as of quarter ended September 30, 2020 0.80%
- (3) See attached Investment Activity Reports.

THIS PORTFOLIO IS IN COMPLIANCE WITH NCCSIF'S INVESTMENT POLICY AND IS LIQUID ENOUGH TO MEET EXPECTED CASH FLOW NEEDS OVER THE NEXT SIX MONTHS.



Jen Lee, Treasurer

10/30/20

Date

A Joint Powers Authority

Members: Cities of Anderson, Auburn, Colusa, Corning, Dixon, Elk Grove, Folsom, Galt, Gridley, Ione, Jackson, Lincoln, Marysville, Nevada City, Oroville, Town of Paradise, Placerville, Red Bluff, Rio Vista, Rocklin, Willows and Yuba City.



These early estimates have been prepared to aid you in budgeting for the 2021/22 fiscal year. It is important to keep in mind it is early on in the process of determining each Program's total cost. At this time, your entity's exposure and experience have not been updated in any of the allocation models. The estimates provided are intended to be conservative; however, final premiums may be in excess of these estimates. Since we currently do not have renewal rates for any of the programs, we recommend you budget towards the upper end of the range plus any differences in exposure or experience which have not yet been considered.

Once we have received and updated your losses and exposure, we will distribute updated estimates. We expect to be able to update losses and exposure for the General Liability and Workers' Compensation programs near the end of the calendar year. If you are aware that you have had any substantial changes over the past 12 months, please contact Rebekah Winger and a better estimate can be developed for you.

Excess Workers' Compensation Program

Premium

19/20 Premium:	\$1,668,873	2019/20 Estimated Payroll:	\$231,495,323
20/21 Premium:	\$1,536,800	2020/21 Estimated Payroll:	\$222,962,549
21/22 Estimated Premium:	\$1,781,000 to \$1,913,000		

The EWC premium projections assume a 5% payroll increase for all members. We have assumed pool rate increases of 2.5%-12.5% for County and School Members. We have assumed pool rate increases of 2.5%-10% for High Safety members and increases of 2.5%-7.5% for Low Safety members. We have also assumed reinsurance increases of 5-15% for all carriers.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
December 10, 2020**

Agenda Item E.

GENERAL RISK MANAGEMENT ISSUES

INFORMATION ITEM

ISSUE: The floor will be open to the Board for discussion.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: This is an opportunity for Board members to ask questions or raise issues on risk exposures common to the members.

ATTACHMENT(S): None.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
December 10, 2020**

Agenda Item G.1.

**QUARTERLY FINANCIAL REPORT FOR
PERIOD ENDING SEPTEMBER 30, 2020**

ACTION ITEM

ISSUE: James Marta & Company will present the Quarterly Financial Report for the Quarter and year ending September 30, 2020.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: None.

BACKGROUND: The Board of Directors regularly reviews the quarterly financials, refers questions or issues for follow-up, and/or receives and files the report as presented.

ATTACHMENT(S): Quarterly Financial Report for Period Ending September 30, 2020

FINANCIAL REPORT

SEPTEMBER 30, 2020

AND FOR THE

THREE MONTHS THEN ENDED

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
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September 30, 2020

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James Marta & Company LLP

Certified Public Accountants

Accounting, Auditing, Tax, and Consulting

ACCOUNTANT'S COMPILATION REPORT

Board of Directors
Northern California Cities Self Insurance Fund
701 Howe Avenue, Suite E3
Sacramento, CA 95825

Management is responsible for the accompanying statement of financial position of Northern California Cities Self Insurance Fund as of September 30, 2020, and the related statement of revenues, expenses and changes in net position and statement of cash flows for the fiscal three months then ended and the related notes to the financial statements in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or the completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

Management has omitted substantially all of the disclosures that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. If the omitted disclosures were included in the financial statements, they might influence the user's conclusions about the company's financial position, results of operations, comprehensive income and cash flows. Accordingly, the financial statements are not designed for those who are not informed about such matters.

The supplementary information on pages 5 through 32 is presented for purposes of additional analysis and is not a required part of the basic financial statements. The information is the representation of management. The information was subject to our compilation engagement; however, we have not audited or reviewed the information and, accordingly, do not express an opinion, a conclusion, nor provide any assurance on such information.

Management has elected to present designations of net position on the Statement of Net Position as of September 30, 2020 contrary to accounting principles generally accepted in the United States of America which bar the presentation of designations of net position on the Statement of Net Position.

We are not independent with respect to Northern California Cities Self Insurance Fund.

James Marta & Company LLP

James Marta & Company LLP
Certified Public Accountants
Sacramento, California
October 29, 2020

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Net Position
September 30, 2020**

Assets

Current Assets	
Cash and Cash Equivalents	\$ 15,132,230
Accounts Receivable	489,950
Interest Receivable	256,073
Excess Accounts Receivable	766,603
Prepaid Expense	<u>4,970,444</u>
Total Current Assets	<u>21,615,300</u>
Non-Current Assets	
Investments*	<u>58,156,295</u>
Total Assets	<u>\$ 79,771,595</u>

Liabilities & Net Position

Current Liabilities	
Accounts Payable	\$ 100,748
Unearned Revenue	<u>8,741,062</u>
Total Current Liabilities	<u>8,841,810</u>
Non-Current Liabilities	
Outstanding Liabilities*	43,685,716
ULAE*	<u>1,838,353</u>
Total Non-Current Liabilities	<u>45,524,069</u>
Total Liabilities	<u>\$ 54,365,879</u>
Net Position	
Designated for Contingency	200,000
Designated for Risk Management	289,016
Undesignated	<u>24,916,700</u>
Total Net Position	<u>25,405,716</u>
Liability & Net Position	<u>\$ 79,771,595</u>

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Revenues, Expenses and Changes in Net Position
For the Three Months Ended September 30, 2020**

Operating Income	
Administration Deposit	\$ 347,680
Banking Layer Deposit	2,409,376
Shared Risk Layer	1,699,385
Excess Deposit/Premium	900,281
Property/Crime Insurance Income	715,201
Banking Layer Assessment	-
Shared Risk Refund	-
Banking Layer Refund	-
Other Income	28,574
Total Operating Income	<u>6,182,115</u>
Operating Expenses	
Claims Paid	3,295,593
O/S Liability adj.	282,398
ULAE	(2,290)
Consultants	24,066
Administration-Other	3,505
Safety Service	105,539
Claims Administration	152,097
Program Administration	115,611
Board Expenses	-
Excess Insurance	900,281
Property/Crime Insurance Expense	709,775
Total Operating Expenses	<u>5,586,575</u>
Operating Income (Loss)	595,540
Non-Operating Income	
Change in Fair Market Value	(57,685)
Investment Income	321,968
Total Non-Operating Income	<u>264,283</u>
Change in Net Position	859,823
Beginning Net Position	<u>24,545,893</u>
Ending Net Position	<u>\$ 25,405,716</u>

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Cash Flows
For the Three Months Ended September 30, 2020**

Cash flows from operating activities:	
Cash received from members	\$ 12,404,350
Cash paid for claims	(2,942,904)
Cash paid for insurance	(6,461,653)
Cash paid to vendors	(504,649)
Cash (paid) received for dividends	<u>1,062,708</u>
Net cash provided by (used in) operating activities	<u>3,557,852</u>
Cash flows from investing activities:	
Investment income received	399,449
Purchases of investments	(4,569,755)
Proceeds from sale or maturity of investments	<u>4,201,692</u>
Net cash provided by (used in) investing activities	<u>31,387</u>
Net increase (decrease) in cash and cash equivalents	3,589,239
Cash and cash equivalents, beginning of year	<u>11,542,991</u>
Cash and cash equivalents, end of year	<u>\$ 15,132,230</u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:	
Operating income (loss)	\$ 595,540
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:	
(Increase) decrease in:	
Member receivable	45,962
Excess receivable	352,689
Prepaid expense	(4,970,444)
(Decrease) increase in:	
Accounts payable	14,998
Unearned revenue	7,238,978
Unpaid claims and claim adjustment expenses	<u>280,129</u>
Net cash provided by (used in) operating activities	<u>\$ 3,557,852</u>
Supplemental information:	
Noncash non-operating and investing activities	
Net change in fair value of investments	<u>\$ (57,685)</u>

SUPPLEMENTARY INFORMATION

Selected Information
Substantially All Disclosures Required by Generally Accepted
Accounting Principles Are Not Included

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
September 30, 2020**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash Equivalents	\$ 7,769,253	\$ 413,408	\$ 4,671,819	\$ 2,684,026
Accounts Receivable	311,985	-	7,244	304,741
Interest Receivable	66,672	1,987	35,687	28,998
Excess Accounts Receivable	486,196	-	486,196	-
Total Current Assets	12,333,896	415,395	8,900,736	3,017,765
Non-Current Assets				
Investments*	12,466,896	331,244	6,101,238	6,034,414
Total Assets	\$ 24,800,792	\$ 746,639	\$ 15,001,974	\$ 9,052,179
Current Liabilities				
Accounts Payable	\$ 34,311	\$ 10,872	\$ 190	\$ 23,249
Unearned Revenue	7,993,479	349,947	5,810,086	1,833,446
Total Current Liabilities	8,027,790	360,819	5,810,276	1,856,695
Non-Current Liabilities				
Outstanding Liabilities*	9,577,243	-	6,396,277	3,180,966
Total Non-Current Liabilities	9,577,243	-	6,396,277	3,180,966
Total Liabilities	\$ 17,605,033	\$ 360,819	\$ 12,206,553	\$ 5,037,661
Net Position				
Designated for Contingency	100,000	100,000	-	-
Undesignated	7,095,759	285,820	2,795,421	4,014,518
Total Net Position	7,195,759	385,820	2,795,421	4,014,518
Liability & Net Position	\$ 24,800,792	\$ 746,639	\$ 15,001,974	\$ 9,052,179

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
September 30, 2020**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Current Assets									
Cash and Cash Equivalents	\$ 35,725	\$ 215,578	\$ 78,835	\$ 50,760	\$ 38,009	\$ 860,486	\$ 138,596	\$ 70,686	\$ (90,795)
Accounts Receivable	(1,150.00)	1,993	16,580	917	3,977.00	40,885.00	-	-	164,951
Interest Receivable	654	1,156	74	496	765	9,555	1,545	882	(61)
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Total Current Assets	35,229	218,727	95,489	52,173	42,751	910,926	140,141	71,568	74,095
Non-Current Assets									
Investments*	152,134	178,061	89	86,107	176,262	1,941,865	336,604	199,425	-
Total Assets	\$ 187,363	\$ 396,788	\$ 95,578	\$ 138,280	\$ 219,013	\$ 2,852,791	\$ 476,745	\$ 270,993	\$ 74,095
Current Liabilities									
Accounts Payable	\$ 664	\$ 1,143	\$ 867	\$ 561	\$ 221	\$ 5,226	\$ 644	\$ 23	\$ 5
Unearned Revenue	31,064	134,871	77,023	22,465	25,274	512,587	95,635	35,636	20,559
Total Current Liabilities	31,728	136,014	77,890	23,026	25,495	517,813	96,279	35,659	20,564
Non-Current Liabilities									
Outstanding Liabilities*	74,785	96,750	64,440	31,104	74,209	637,550	166,805	31,801	7,856
Total Non-Current Liabilities	74,785	96,750	64,440	31,104	74,209	637,550	166,805	31,801	7,856
Total Liabilities	\$ 106,513	\$ 232,764	\$ 142,330	\$ 54,130	\$ 99,704	\$ 1,155,363	\$ 263,084	\$ 67,460	\$ 28,420
Net Position									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	80,850	164,024	(46,752)	84,150	119,309	1,697,428	213,661	203,533	45,675
Total Net Position	80,850	164,024	(46,752)	84,150	119,309	1,697,428	213,661	203,533	45,675
Liability & Net Position	\$ 187,363	\$ 396,788	\$ 95,578	\$ 138,280	\$ 219,013	\$ 2,852,791	\$ 476,745	\$ 270,993	\$ 74,095

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
September 30, 2020**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets										
Cash and Cash Equivalents	\$ 55,783	\$ 207,011	\$ 158,177	\$ 80,761	\$ 83,972	\$ 53,696	\$ 2,505	\$ 453,402	\$ 44,379	\$ 146,460
Accounts Receivable	7,448.00	-	762.00	-	-	(2,176)	46,627	-	-	23,927
Interest Receivable	684	1,790	1,420	1,165	1,518	945	(153)	3,283	243	3,037
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Total Current Assets	63,915	208,801	160,359	81,926	85,490	52,465	48,979	456,685	44,622	173,424
Non-Current Assets										
Investments*	138,598	356,896	267,974	246,372	356,178	213,753	(186)	588,652	43,498	752,132
Total Assets	\$ 202,513	\$ 565,697	\$ 428,333	\$ 328,298	\$ 441,668	\$ 266,218	\$ 48,793	\$ 1,045,337	\$ 88,120	\$ 925,556
Current Liabilities										
Accounts Payable	\$ (6)	\$ 2,168	\$ 2,603	\$ 846	\$ 1,019	\$ 1,293	\$ 1,639	\$ 1,725	\$ 661	\$ 1,947
Unearned Revenue	42,254	134,103	77,490	51,004	60,836	57,707	70,354	196,036	29,065	159,483
Total Current Liabilities	42,248	136,271	80,093	51,850	61,855	59,000	71,993	197,761	29,726	161,430
Non-Current Liabilities										
Outstanding Liabilities*	11,580	259,069	213,086	147,226	159,357	152,324	243,205	327,262	23,206	459,351
Total Non-Current Liabilities	11,580	259,069	213,086	147,226	159,357	152,324	243,205	327,262	23,206	459,351
Total Liabilities	\$ 53,828	\$ 395,340	\$ 293,179	\$ 199,076	\$ 221,212	\$ 211,324	\$ 315,198	\$ 525,023	\$ 52,932	\$ 620,781
Net Position										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	148,685	170,357	135,154	129,222	220,456	54,894	(266,405)	520,314	35,188	304,775
Total Net Position	148,685	170,357	135,154	129,222	220,456	54,894	(266,405)	520,314	35,188	304,775
Liability & Net Position	\$ 202,513	\$ 565,697	\$ 428,333	\$ 328,298	\$ 441,668	\$ 266,218	\$ 48,793	\$ 1,045,337	\$ 88,120	\$ 925,556

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Three Months Ended September 30, 2020**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 116,649	\$ 116,649	\$ -	\$ -
Banking Layer Deposit	605,622	-	-	605,622
Shared Risk Layer	712,385	-	712,385	-
Excess Deposit/Premium	516,345	-	516,345	-
Property/Crime Insurance	715,202	-	715,202	-
Income				
Banking Layer Assessment	-	-	-	-
Banking Layer Refund	-	-	-	-
Other Income	28,574	-	-	28,574
Total Operating Income	2,694,777	116,649	1,943,932	634,196
Operating Expenses				
Claims Paid	1,615,538	-	1,452,667	162,871
O/S Liability adj.	324,902	-	37,208	287,694
Consultants	12,066	12,066	-	-
Safety Service	34,964	27,820	7,144	-
Program Administration	61,783	61,783	-	-
Board Expenses	-	-	-	-
Excess Insurance	516,345	-	516,345	-
Property/Crime Insurance	709,775	-	709,775	-
Expense				
Total Operating Expense	3,275,373	101,669	2,723,139	450,565
Operating Income (Loss)	(580,596)	14,980	(779,207)	183,631
Non-Operating Income				
Change in Fair Market Value	(15,021)	(451)	(8,038)	(6,532)
Investment Income	87,384	2,806	47,300	37,278
Total Non-Operating Income	72,363	2,355	39,262	30,746
Change in Net Position	(508,233)	17,335	(739,945)	214,377
Beginning Net Position	7,703,992	368,485	3,535,366	3,800,141
Ending Net Position	\$ 7,195,759	\$ 385,820	\$ 2,795,421	\$ 4,014,518

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Three Months Ended September 30, 2020

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Operating Income									
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	10,355	44,957	20,148	7,488	8,425	170,862	31,878	11,879	6,853
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance	-	-	-	-	-	-	-	-	-
Income									
Banking Layer Assessment	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-
Other Income	-	2,871	2,157	-	3,977	-	-	-	-
Total Operating Income	10,355	47,828	22,305	7,488	12,402	170,862	31,878	11,879	6,853
Operating Expenses									
Claims Paid	4,870	8,466	845	2,542	-	1,729	9,779	-	-
O/S Liability adj.	5	19,610	(4,590)	(126)	10,024	107,192	10,403	4,958	1,225
Consultants	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance	-	-	-	-	-	-	-	-	-
Expense									
Total Operating Expense	4,875	28,076	(3,745)	2,416	10,024	108,921	20,182	4,958	1,225
Operating Income (Loss)	5,480	19,752	26,050	5,072	2,378	61,941	11,696	6,921	5,628
Non-Operating Income									
Change in Fair Market Value	(147)	(260)	(17)	(112)	(172)	(2,152)	(348)	(199)	14
Investment Income	819	1,547	156	591	950	12,339	1,980	1,191	(378)
Total Non-Operating Income	672	1,287	139	479	778	10,187	1,632	992	(364)
Change in Net Position	6,152	21,039	26,189	5,551	3,156	72,128	13,328	7,913	5,264
Beginning Net Position	74,698	142,985	(72,941)	78,599	116,153	1,625,300	200,333	195,620	40,411
Ending Net Position	\$ 80,850	\$ 164,024	\$ (46,752)	\$ 84,150	\$ 119,309	\$ 1,697,428	\$ 213,661	\$ 203,533	\$ 45,675

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Three Months Ended September 30, 2020**

	City of Jackson	City of Lincoln	City of Marysville	City of Orville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income										
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	14,085	44,701	25,830	17,001	20,279	19,236	23,451	65,345	9,688	53,161
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance	-	-	-	-	-	-	-	-	-	-
Income										
Banking Layer Assessment	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-	-
Other Income	-	3,977	2,376	2,871	-	2,871	3,035	4,439	-	-
Total Operating Income	14,085	48,678	28,206	19,872	20,279	22,107	26,486	69,784	9,688	53,161
Operating Expenses										
Claims Paid	-	23,579	11,638	22,079	-	39,835	15,453	10,107	-	11,949
O/S Liability adj.	(9,849)	54,235	3,805	(8,623)	37,852	(17,003)	44,128	21,088	963	12,397
Consultants	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance	-	-	-	-	-	-	-	-	-	-
Expense										
Total Operating Expense	(9,849)	77,814	15,443	13,456	37,852	22,832	59,581	31,195	963	24,346
Operating Income (Loss)	23,934	(29,136)	12,763	6,416	(17,573)	(725)	(33,095)	38,589	8,725	28,815
Non-Operating Income										
Change in Fair Market Value	(154)	(403)	(320)	(263)	(342)	(213)	35	(740)	(55)	(684)
Investment Income	863	2,502	1,867	1,463	1,934	1,135	(383)	4,605	358	3,739
Total Non-Operating Income	709	2,099	1,547	1,200	1,592	922	(348)	3,865	303	3,055
Change in Net Position	24,643	(27,037)	14,310	7,616	(15,981)	197	(33,443)	42,454	9,028	31,870
Beginning Net Position	124,042	197,394	120,844	121,606	236,437	54,697	(232,962)	477,860	26,160	272,905
Ending Net Position	\$ 148,685	\$ 170,357	\$ 135,154	\$ 129,222	\$ 220,456	\$ 54,894	\$ (266,405)	\$ 520,314	\$ 35,188	\$ 304,775

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For the Three Months Ended September 30, 2020**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Cash flows from operating activities:				
Cash received from members	\$ 9,350,208	\$ 466,596	\$ 7,746,781	\$ 1,136,831
Cash paid for claims	(1,452,471)	-	(1,289,600)	(162,871)
Cash paid for insurance	(4,925,909)	-	(4,925,909)	-
Cash paid to vendors	(101,411)	(94,330)	(7,140)	59
Cash (paid) received for dividends	359,713	-	-	359,713
Net cash provided by (used in) operating activities	<u>3,230,130</u>	<u>372,266</u>	<u>1,524,132</u>	<u>1,333,732</u>
Cash flows from investing activities:				
Investment income received	103,443	3,075	55,267	45,101
Net investment (purchases) sales	(95,842)	(2,875)	(51,291)	(41,676)
Net cash provided by (used in) investing activities	<u>7,601</u>	<u>200</u>	<u>3,976</u>	<u>3,425</u>
Net increase (decrease) in cash and cash equivalents	3,237,731	372,466	1,528,108	1,337,157
Cash and cash equivalents, beginning of year	<u>4,531,521</u>	<u>40,942</u>	<u>3,143,711</u>	<u>1,346,868</u>
Cash and cash equivalents, end of year	<u>\$ 7,769,252</u>	<u>\$ 413,408</u>	<u>\$ 4,671,819</u>	<u>\$ 2,684,025</u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ (580,597)	\$ 14,980	\$ (779,207)	\$ 183,630
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	(212,771)	-	(7,236)	(205,535)
Excess receivable	163,068	-	163,068	-
(Decrease) increase in:				
Accounts payable	7,401	7,339	3	59
Unearned revenue	7,227,916	349,947	5,810,086	1,067,883
Unpaid claims and claim adjustment expenses	324,903	-	37,208	287,695
Net cash provided by (used in) operating activities	<u>\$ 3,230,130</u>	<u>\$ 372,266</u>	<u>\$ 1,524,132</u>	<u>\$ 1,333,732</u>
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	<u>\$ (15,021)</u>	<u>\$ (451)</u>	<u>\$ (8,038)</u>	<u>\$ (6,532)</u>

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For the Three Months Ended September 30, 2020**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Cash flows from operating activities:									
Cash received from members	\$ 18,475	\$ 156,005	\$ 115,908	\$ 6,571	\$ 33,698	\$ 254,483	\$ 36,674	\$ 47,515	\$(147,520)
Cash paid for claims	(4,870)	(8,466)	(845)	(2,542)	-	(1,729)	(9,779)	-	-
Cash paid for insurance	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(525)	161	(101)	96	32	573	(133)	-	-
Cash paid for dividends	-	-	-	(6,483)	(32,620)	-	68,519	-	-
Net cash provided by (used in) operating activities	13,080	147,700	114,962	(2,358)	1,110	253,327	95,281	47,515	(147,520)
Cash flows from investing activities:									
Investment income received	1,021	1,787	105	781	1,194	14,853	2,407	1,361	(46)
Net investment (purchases) sales	(940)	(1,661)	(106)	(713)	(1,099)	(39,835)	(2,221)	(1,268)	26,190
Net cash provided by (used in) investing activities	81	126	(1)	68	95	(24,982)	186	93	26,144
Net increase (decrease) in cash and cash equivalents	13,161	147,826	114,961	(2,290)	1,205	228,345	95,467	47,608	(121,376)
Cash and cash equivalents, beginning of year	22,563	67,752	(36,126)	53,050	36,804	632,141	43,129	23,078	30,581
Cash and cash equivalents, end of year	\$ 35,725	\$ 215,578	\$ 78,835	\$ 50,760	\$ 38,009	\$ 860,486	\$ 138,596	\$ 70,686	\$ (90,795)
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:									
Operating income (loss)	\$ 5,480	\$ 19,752	\$ 26,050	\$ 5,072	\$ 2,378	\$ 61,941	\$ 11,696	\$ 6,921	\$ 5,628
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:									
(Increase) decrease in:									
Member receivable	1,150	(1,993)	16,580	(917)	(3,977)	(40,885)	-	-	(164,951)
Excess receivable	-	-	-	-	-	-	-	-	-
(Decrease) increase in:									
Accounts payable	(524)	161	(101)	96	32	573	(133)	-	-
Unearned revenue	6,970	110,170	77,023	(6,483)	(7,347)	124,506	73,315	35,636	10,578
Unpaid claims and claim adjustment expenses	5	19,610	(4,590)	(126)	10,024	107,192	10,403	4,958	1,225
Net cash provided by (used in) operating activities	\$ 13,081	\$ 147,700	\$ 114,962	\$ (2,358)	\$ 1,110	\$ 253,327	\$ 95,281	\$ 47,515	\$ (147,520)
Supplemental information:									
Noncash non-operating and investing activities									
Net change in fair value of investments	\$ (147)	\$ (260)	\$ (17)	\$ (112)	\$ (172)	\$ (2,152)	\$ (348)	\$ (199)	\$ 14

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows - Liability
For the Three Months Ended September 30, 2020**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Cash flows from operating activities:										
Cash received from members	\$ 7,037	\$ 139,779	\$ 74,415	\$ 15,103	\$ (31,416)	\$ 30,043	\$ 116,259	\$ 265,820	\$ 38,753	\$ (40,771)
Cash paid for claims	-	(23,579)	(11,638)	(22,079)	-	(39,835)	(15,453)	(10,107)	-	(11,949)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(261)	418	351	292	(461)	(560)	191	(202)	227	(39)
Cash paid for dividends	-	28,776	-	29,988	60,836	51,214	-	-	-	159,483
Net cash provided by (used in) operating activities	6,776	145,394	63,128	23,304	28,959	40,862	100,997	255,511	38,980	106,724
Cash flows from investing activities:										
Investment income received	1,063	2,754	2,201	1,817	2,366	1,483	(210)	5,043	370	4,751
Net investment (purchases) sales	(983)	(2,573)	(2,040)	(1,675)	(2,182)	(1,358)	221	(4,719)	(349)	(4,365)
Net cash provided by (used in) investing activities	80	181	161	142	184	125	11	324	21	386
Net increase (decrease) in cash and cash equivalents	6,856	145,575	63,289	23,446	29,143	40,987	101,008	255,835	39,001	107,110
Cash and cash equivalents, beginning of year	48,927	61,436	94,888	57,315	54,829	12,709	(98,503)	197,567	5,378	39,350
Cash and cash equivalents, end of year	\$ 55,783	\$ 207,011	\$ 158,177	\$ 80,761	\$ 83,972	\$ 53,696	\$ 2,505	\$ 453,402	\$ 44,379	\$ 146,460
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:										
Operating income (loss)	\$ 23,934	\$ (29,136)	\$ 12,763	\$ 6,416	\$ (17,573)	\$ (725)	\$ (33,095)	\$ 38,589	\$ 8,725	\$ 28,815
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:										
(Increase) decrease in:										
Member receivable	(7,448)	-	(762)	-	-	2,176	19,419	-	-	(23,927)
Excess receivable	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:										
Accounts payable	(261)	418	351	292	(461)	(560)	191	(202)	227	(40)
Unearned revenue	400	119,877	46,971	25,219	9,141	56,974	70,354	196,036	29,065	89,478
Unpaid claims and claim adjustment expenses	(9,849)	54,235	3,805	(8,623)	37,852	(17,003)	44,128	21,088	963	12,398
Net cash provided by (used in) operating activities	\$ 6,776	\$ 145,394	\$ 63,128	\$ 23,304	\$ 28,959	\$ 40,862	\$ 100,997	\$ 255,511	\$ 38,980	\$ 106,724
Supplemental information:										
Noncash non-operating and investing activities										
Net change in fair value of investments	\$ (154)	\$ (403)	\$ (320)	\$ (263)	\$ (342)	\$ (213)	\$ 35	\$ (740)	\$ (55)	\$ (684)

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
September 30, 2020**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash	\$ 7,362,978	\$ 377,123	\$ 915,455	\$ 6,070,400
Accounts Receivable	177,965	-	-	177,965
Interest Receivable	189,401	3,157	87,459	98,785
Excess Accounts	280,407	-	280,407	-
Total Current Assets	9,281,405	499,126	2,435,129	6,347,150
Non-Current Assets				
Investments*	45,689,399	535,037	23,578,244	21,576,118
Total Assets	\$ 54,970,804	\$ 1,034,163	\$ 26,013,373	\$ 27,923,268
Current Liabilities				
Accounts Payable	\$ 66,437	\$ 12,048	\$ 1,894	\$ 52,495
Unearned Revenue	747,583	-	110,642	636,941
Total Current Liabilities	814,020	12,048	112,536	689,436
Non-Current Liabilities				
Outstanding Liabilities*	34,108,473	-	18,027,875	16,080,598
ULAE*	1,838,353	-	971,653	866,700
Total Non-Current	35,946,826	-	18,999,528	16,947,298
Total Liabilities	\$ 36,760,846	\$ 12,048	\$ 19,112,064	\$ 17,636,734
Net Position				
Designated for	100,000	100,000	-	-
Designated for Risk	289,016	289,016	-	-
Undesignated	17,820,942	633,099	6,901,309	10,286,534
Total Net Position	18,209,958	1,022,115	6,901,309	10,286,534
Liability & Net Position	\$ 54,970,804	\$ 1,034,163	\$ 26,013,373	\$ 27,923,268

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
September 30, 2020**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Current Assets											
Cash and Cash	\$ 191,970	\$ 33,420	\$ 188,218	\$ 9,298	\$ 196,704	\$ 569,089	\$ 1,037,768	\$ 157,220	\$ 85,833	\$ 20,716	\$ 139,349
Accounts Receivable	-	35,352	-	4,083	-	84,194	(40,885)	14,666	-	33,019	(7,448)
Interest Receivable	1,981	3,031	1,053	869	4,261	10,499	22,242	3,632	2,378	252	1,237
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	193,951	71,803	189,271	14,250	200,965	663,782	1,019,125	175,518	88,211	53,987	133,138
Non-Current Assets											
Investments*	379,007	802,034	161,023	225,345	970,354	2,205,079	5,161,726	861,950	588,956	42,485	198,652
Total Assets	\$ 572,958	\$ 873,837	\$ 350,294	\$ 239,595	\$ 1,171,319	\$ 2,868,861	\$ 6,180,851	\$ 1,037,468	\$ 677,167	\$ 96,472	\$ 331,790
Current Liabilities											
Accounts Payable	\$ 1,151	\$ 1,784	\$ 615	\$ 971	\$ 3,012	\$ 5,134	\$ 12,644	\$ 1,990	\$ 302	\$ 181	\$ 368
Unearned Revenue	3,116	-	105,231	-	-	-	86,318	5,754	-	-	20,117
Total Current Liabilities	4,267	1,784	105,846	971	3,012	5,134	98,962	7,744	302	181	20,485
Non-Current Liabilities											
Outstanding	300,231	731,471	118,089	165,299	595,263	2,150,810	3,565,143	720,743	79,072	60,648	146,539
ULAE*	16,182	39,424	6,365	8,909	32,083	115,923	192,151	38,846	4,262	3,269	7,898
Total Non-Current	316,413	770,895	124,454	174,208	627,346	2,266,733	3,757,294	759,589	83,334	63,917	154,437
Total Liabilities	\$ 320,680	\$ 772,679	\$ 230,300	\$ 175,179	\$ 630,358	\$ 2,271,867	\$ 3,856,256	\$ 767,333	\$ 83,636	\$ 64,098	\$ 174,922
Net Position											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	252,278	101,158	119,994	64,416	540,961	596,994	2,324,595	270,135	593,531	32,374	156,868
Total Net Position	252,278	101,158	119,994	64,416	540,961	596,994	2,324,595	270,135	593,531	32,374	156,868
Liability & Net Position	\$ 572,958	\$ 873,837	\$ 350,294	\$ 239,595	\$ 1,171,319	\$ 2,868,861	\$ 6,180,851	\$ 1,037,468	\$ 677,167	\$ 96,472	\$ 331,790

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
September 30, 2020**

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets											
Cash and Cash	\$ 251,966	\$ 145,854	\$ 183,553	\$ 537,249	\$ 290,742	\$ 260,951	\$ 281,056	\$ 172,164	\$ 589,576	\$ 11,864	\$ 715,840
Accounts Receivable	-	28,366	-	-	-	-	61,114	(10,569)	-	-	(23,927)
Interest Receivable	4,745	2,296	1,203	3,870	3,604	2,755	5,969	1,483	9,702	572	11,151
Excess Accounts	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	256,711	176,516	184,756	541,119	294,346	263,706	348,139	163,078	599,278	12,436	703,064
Non-Current Assets											
Investments*	1,076,162	526,183	161,778	594,838	725,494	518,902	1,374,724	282,254	2,124,519	149,395	2,445,258
Total Assets	\$ 1,332,873	\$ 702,699	\$ 346,534	\$ 1,135,957	\$ 1,019,840	\$ 782,608	\$ 1,722,863	\$ 445,332	\$ 2,723,797	\$ 161,831	\$ 3,148,322
Current Liabilities											
Accounts Payable	\$ 1,620	\$ 1,884	\$ 623	\$ 919	\$ 1,799	\$ 1,681	\$ 4,040	\$ 880	\$ 5,083	\$ 288	\$ 5,526
Unearned Revenue	68,573	-	-	184,758	38,815	-	4,648	65,858	-	-	53,753
Total Current Liabilities	70,193	1,884	623	185,677	40,614	1,681	8,688	66,738	5,083	288	59,279
Non-Current Liabilities											
Outstanding	645,756	577,283	147,957	227,397	391,821	531,944	1,604,089	189,457	1,482,964	75,358	1,573,264
ULAE*	34,804	31,114	7,974	12,256	21,118	28,670	86,456	10,211	79,928	4,062	84,795
Total Non-Current	680,560	608,397	155,931	239,653	412,939	560,614	1,690,545	199,668	1,562,892	79,420	1,658,059
Total Liabilities	\$ 750,753	\$ 610,281	\$ 156,554	\$ 425,330	\$ 453,553	\$ 562,295	\$ 1,699,233	\$ 266,406	\$ 1,567,975	\$ 79,708	\$ 1,717,338
Net Position											
Designated for	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety	-	-	-	-	-	-	-	-	-	-	-
Undesignated	582,120	92,418	189,980	710,627	566,287	220,313	23,630	178,926	1,155,822	82,123	1,430,984
Total Net Position	582,120	92,418	189,980	710,627	566,287	220,313	23,630	178,926	1,155,822	82,123	1,430,984
Liability & Net Position	\$ 1,332,873	\$ 702,699	\$ 346,534	\$ 1,135,957	\$ 1,019,840	\$ 782,608	\$ 1,722,863	\$ 445,332	\$ 2,723,797	\$ 161,831	\$ 3,148,322

*For internal reporting purposes, investments and claim liabilities are classified as non-current.

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Three Months Ended September 30, 2020**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 231,031	\$ 231,031	\$ -	\$ -
Banking Layer Deposit	1,803,754	-	-	1,803,754
Shared Risk Layer	987,000	-	987,000	-
Excess Deposit/Premium	383,936	-	383,936	-
Banking Layer	-	-	-	-
Shared Risk Refund	-	-	-	-
Banking Layer Refund	-	-	-	-
Risk Management Grants	81,618	81,618	-	-
Other Income	-	-	-	-
Total Operating Income	3,487,339	312,649	1,370,936	1,803,754
Operating Expenses				
Claims Paid	1,680,055	-	757,445	922,610
O/S Liability adj.	(42,504)	-	(551,022)	508,518
ULAE	(2,290)	-	(29,699)	27,409
Consultants	12,000	12,000	-	-
Administration-Other	3,505	3,505	-	-
Safety Service	70,575	70,575	-	-
Claims Administration	152,097	-	-	152,097
Program Administration	53,828	53,828	-	-
Board Expenses	-	-	-	-
Excess Insurance	383,936	-	383,936	-
Total Operating Expenses	2,311,202	139,908	560,660	1,610,634
Operating Income (Loss)	1,176,137	172,741	810,276	193,120
Non-Operating Income				
Change in Fair Market	(42,664)	(711)	(19,700)	(22,253)
Investment Income	234,584	4,245	107,756	122,583
Total Non-Operating	191,920	3,534	88,056	100,330
Change in Net Position	1,368,057	176,275	898,332	293,450
Beginning Net Position	16,841,901	845,840	6,002,977	9,993,084
Ending Net Position	\$ 18,209,958	\$ 1,022,115	\$ 6,901,309	\$ 10,286,534

See Accompanying Accountant’s Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Three Months Ended September 30, 2020**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	41,910	73,816	16,271	11,496	102,838	251,452	305,650	99,854	22,624	9,963	28,967
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer	-	-	-	-	-	-	-	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	41,910	73,816	16,271	11,496	102,838	251,452	305,650	99,854	22,624	9,963	28,967
Operating Expenses											
Claims Paid	627	45,735	2,070	15,235	51,181	317,416	152,679	46,725	106	277	21,725
O/S Liability adj.	28,761	6,352	10,043	4,411	509	(94,389)	159,764	57,122	12,541	5,756	(8,918)
ULAE	1,550	342	541	238	27	(5,087)	8,611	3,079	676	310	(481)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	3,577	5,851	1,832	2,964	8,093	15,513	35,464	5,400	961	523	1,047
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	34,515	58,280	14,486	22,848	59,810	233,453	356,518	112,326	14,284	6,866	13,373
Operating Income (Loss)	7,395	15,536	1,785	(11,352)	43,028	17,999	(50,868)	(12,472)	8,340	3,097	15,594
Non-Operating Income											
Change in Fair Market	(446)	(683)	(237)	(196)	(960)	(2,365)	(5,010)	(818)	(536)	(57)	(279)
Investment Income	2,560	3,274	1,479	957	5,453	13,470	27,724	4,507	2,917	250	1,565
Total Non-Operating	2,114	2,591	1,242	761	4,493	11,105	22,714	3,689	2,381	193	1,286
Change in Net Position	9,509	18,127	3,027	(10,591)	47,521	29,104	(28,154)	(8,783)	10,721	3,290	16,880
Beginning Net Position	242,769	83,031	116,967	75,007	493,440	567,890	2,352,749	278,918	582,810	29,084	139,988
Ending Net Position	\$ 252,278	\$ 101,158	\$ 119,994	\$ 64,416	\$ 540,961	\$ 596,994	\$ 2,324,595	\$ 270,135	\$ 593,531	\$ 32,374	\$ 156,868

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Three Months Ended September 30, 2020**

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	69,876	45,920	38,664	64,211	54,196	40,768	82,062	26,539	178,420	4,999	233,258
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess	-	-	-	-	-	-	-	-	-	-	-
Banking Layer	-	-	-	-	-	-	-	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-	-	-
Risk Management	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	69,876	45,920	38,664	64,211	54,196	40,768	82,062	26,539	178,420	4,999	233,258
Operating Expenses											
Claims Paid	17,537	5,155	8,866	3,458	8,366	7,151	73,963	1,423	77,416	704	64,795
O/S Liability adj.	35,807	47,271	9,979	21,609	32,685	35,050	35,729	22,325	7,024	11,783	67,304
ULAE	1,930	2,548	538	1,165	1,762	1,889	1,926	1,203	379	635	3,628
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	5,489	5,224	1,922	2,617	4,882	5,147	12,218	2,617	14,361	785	15,610
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	60,763	60,198	21,305	28,849	47,695	49,237	123,836	27,568	99,180	13,907	151,337
Operating Income (Loss)	9,113	(14,278)	17,359	35,362	6,501	(8,469)	(41,774)	(1,029)	79,240	(8,908)	81,921
Non-Operating Income											
Change in Fair Market	(1,069)	(517)	(271)	(872)	(812)	(621)	(1,344)	(334)	(2,185)	(129)	(2,512)
Investment Income	5,993	2,791	1,612	4,890	4,617	3,530	7,466	2,043	11,404	533	13,548
Total Non-Operating	4,924	2,274	1,341	4,018	3,805	2,909	6,122	1,709	9,219	404	11,036
Change in Net Position	14,037	(12,004)	18,700	39,380	10,306	(5,560)	(35,652)	680	88,459	(8,504)	92,957
Beginning Net Position	568,083	104,422	171,280	671,247	555,981	225,873	59,282	178,246	1,067,363	90,627	1,338,027
Ending Net Position	\$ 582,120	\$ 92,418	\$ 189,980	\$ 710,627	\$ 566,287	\$ 220,313	\$ 23,630	\$ 178,926	\$ 1,155,822	\$ 82,123	\$ 1,430,984

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For the Three Months Ended September 30, 2020**

	Total			Total Banking
	All Layers	Admin Layer	Shared Layer	Layer
Cash flows from operating activities:				
Cash received from members	\$ 3,054,142	\$ 312,649	\$ 912,364	\$ 1,829,129
Cash paid for claims	(1,490,433)	-	(567,823)	(922,610)
Cash paid for insurance	(1,535,744)	-	(1,535,744)	-
Cash paid to vendors	(403,238)	(251,157)	8	(152,089)
Cash (paid) received for dividends	702,995	-	411,322	291,673
Net cash provided by (used in) operating activities	<u>327,722</u>	<u>61,492</u>	<u>(779,873)</u>	<u>1,046,103</u>
Cash flows from investing activities:				
Investment income received	296,006	4,882	136,776	154,348
Net investment (purchases) sales	(272,220)	(4,537)	(125,702)	(141,981)
Net cash provided by (used in) investing activities	<u>23,786</u>	<u>345</u>	<u>11,074</u>	<u>12,367</u>
Net increase (decrease) in cash and cash equivalents	351,508	61,837	(768,799)	1,058,470
Cash and cash equivalents, beginning of year	<u>7,011,470</u>	<u>315,286</u>	<u>1,684,254</u>	<u>5,011,930</u>
Cash and cash equivalents, end of year	<u>\$ 7,362,978</u>	<u>\$ 377,123</u>	<u>\$ 915,455</u>	<u>\$ 6,070,400</u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 1,176,137	\$ 172,741	\$ 810,276	193,120
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	258,733	-	-	258,733
Excess receivable	189,621	-	189,621	-
Prepaid expense	(1,270,654)	(118,846)	(1,151,808)	-
(Decrease) increase in:				
Accounts payable	7,597	7,597	9	(9)
Unearned revenue	11,062	-	(47,251)	58,313
Unpaid claims and claim adjustment expenses	(44,774)	-	(580,720)	535,946
Net cash provided by (used in) operating activities	<u>\$ 327,722</u>	<u>\$ 61,492</u>	<u>\$ (779,873)</u>	<u>\$ 1,046,103</u>
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	<u>\$ (42,664)</u>	<u>\$ (711)</u>	<u>\$ (19,700)</u>	<u>\$ (22,253)</u>

See Accompanying Accountant’s Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For the Three Months Ended September 30, 2020**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Cash flows from operating activities:											
Cash received from members	\$ 40,871	\$ 75,809	\$ 11,077	\$ 17,413	\$ 64,210	\$ 335,645	\$ 317,762	\$ 100,888	\$ 22,624	\$ (24,567)	\$ (2,912)
Cash paid for claims	(627)	(45,735)	(2,070)	(15,235)	(51,181)	(317,416)	(152,679)	(46,725)	(106)	(277)	(21,725)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(3,768)	(6,187)	(1,884)	(3,046)	(7,131)	(15,765)	(35,018)	(5,658)	(1,076)	(538)	(1,076)
Cash paid for dividends	-	-	105,231	-	-	-	-	7,879	-	11,511	32,621
Net cash provided by (used in) operating activities	36,476	23,887	112,354	(868)	5,898	2,464	130,065	56,384	21,442	(13,871)	6,908
Cash flows from investing activities:											
Investment income received	3,079	4,814	1,617	1,378	6,632	16,331	34,731	5,677	3,720	405	1,927
Net investment (purchases) sales	(2,847)	(4,356)	(1,514)	(1,249)	(6,124)	(15,089)	(31,967)	(5,221)	(3,418)	(362)	(1,778)
Net cash provided by (used in) investing activities	232	458	103	129	508	1,242	2,764	456	302	43	149
Net increase (decrease) in cash and cash equivalents	36,708	24,345	112,457	(739)	6,406	3,706	132,829	56,840	21,744	(13,828)	7,057
Cash and cash equivalents, beginning of year	155,262	9,075	75,761	10,037	190,298	565,383	904,939	100,380	64,089	34,544	132,292
Cash and cash equivalents, end of year	\$ 191,970	\$ 33,420	\$ 188,218	\$ 9,298	\$ 196,704	\$ 569,089	\$ 1,037,768	\$ 157,220	\$ 85,833	\$ 20,716	\$ 139,349
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ 7,395	\$ 15,536	\$ 1,785	\$ (11,352)	\$ 43,028	\$ 17,999	\$ (50,868)	\$ (12,472)	\$ 8,340	\$ 3,097	\$ 15,594
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	-	1,993	-	5,917	-	84,194	40,885	14,666	-	(23,019)	7,448
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	(191)	(339)	(52)	(82)	962	(254)	441	(258)	(115)	(16)	(29)
Unearned revenue	(1,039)	-	100,037	-	(38,628)	-	(28,773)	(5,754)	(2)	-	(6,706)
Unpaid claims and claim adjustment expenses	30,311	6,697	10,584	4,649	536	(99,475)	168,380	60,202	13,219	6,067	(9,399)
Net cash provided by (used in) operating activities	\$ 36,476	\$ 23,887	\$ 112,354	\$ (868)	\$ 5,898	\$ 2,464	\$ 130,065	\$ 56,384	\$ 21,442	\$ (13,871)	\$ 6,908
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (446)	\$ (683)	\$ (237)	\$ (196)	\$ (960)	\$ (2,365)	\$ (5,010)	\$ (818)	\$ (536)	\$ (57)	\$ (279)

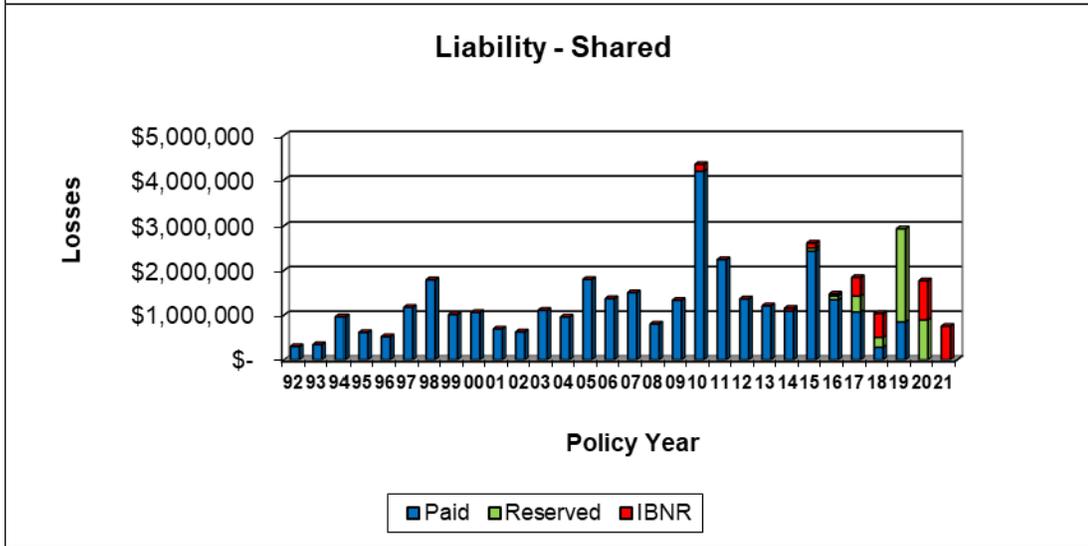
**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Cash Flows – Workers’ Compensation
For the Three Months Ended September 30, 2020**

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Cash flows from operating activities:											
Cash received from members	\$ (21,555)	\$ 76,960	\$ 38,664	\$ 112,614	\$ 41,258	\$ 40,768	\$ 138,528	\$ 20,386	\$ 178,420	\$ 4,999	\$ 239,267
Cash paid for claims	(17,537)	(5,155)	(8,866)	(3,458)	(8,366)	(7,151)	(73,963)	(1,423)	(77,416)	(704)	(64,795)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(5,918)	(5,100)	(1,974)	(2,598)	(4,844)	(5,476)	(12,561)	(2,598)	(13,851)	(807)	(15,215)
Cash paid for dividends	68,573	-	-	-	-	-	-	65,858	-	-	-
Net cash provided by (used in) operating activities	23,563	66,705	27,824	106,558	28,048	28,141	52,004	82,223	87,153	3,488	159,257
Cash flows from investing activities:											
Investment income received	7,398	3,598	1,859	6,034	5,607	4,289	9,315	2,283	15,261	924	17,469
Net investment (purchases) sales	(6,820)	(3,301)	(1,729)	(5,562)	(5,180)	(3,960)	(8,579)	(2,131)	(13,944)	(823)	(16,027)
Net cash provided by (used in) investing activities	578	297	130	472	427	329	736	152	1,317	101	1,442
Net increase (decrease) in cash and cash equivalents	24,141	67,002	27,954	107,030	28,475	28,470	52,740	82,375	88,470	3,589	160,699
Cash and cash equivalents, beginning of year	227,825	78,852	155,599	430,219	262,267	232,481	228,316	89,789	501,106	8,275	555,141
Cash and cash equivalents, end of year	\$ 251,966	\$ 145,854	\$ 183,553	\$ 537,249	\$ 290,742	\$ 260,951	\$ 281,056	\$ 172,164	\$ 589,576	\$ 11,864	\$ 715,840
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ 9,113	\$ (14,278)	\$ 17,359	\$ 35,362	\$ 6,501	\$ (8,469)	\$ (41,774)	\$ (1,029)	\$ 79,240	\$ (8,908)	\$ 81,921
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	-	31,039	-	-	-	-	61,114	10,569	-	-	23,927
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	(429)	124	(52)	18	37	(330)	(343)	18	510	(23)	394
Unearned revenue	(22,858)	-	-	48,404	(12,938)	-	(4,648)	49,135	-	1	(17,918)
Unpaid claims and claim adjustment expenses	37,737	49,820	10,517	22,774	34,448	36,940	37,655	23,530	7,403	12,418	70,933
Net cash provided by (used in) operating activities	\$ 23,563	\$ 66,705	\$ 27,824	\$ 106,558	\$ 28,048	\$ 28,141	\$ 52,004	\$ 82,223	\$ 87,153	\$ 3,488	\$ 159,257
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (1,069)	\$ (517)	\$ (271)	\$ (872)	\$ (812)	\$ (621)	\$ (1,344)	\$ (334)	\$ (2,185)	\$ (129)	\$ (2,512)

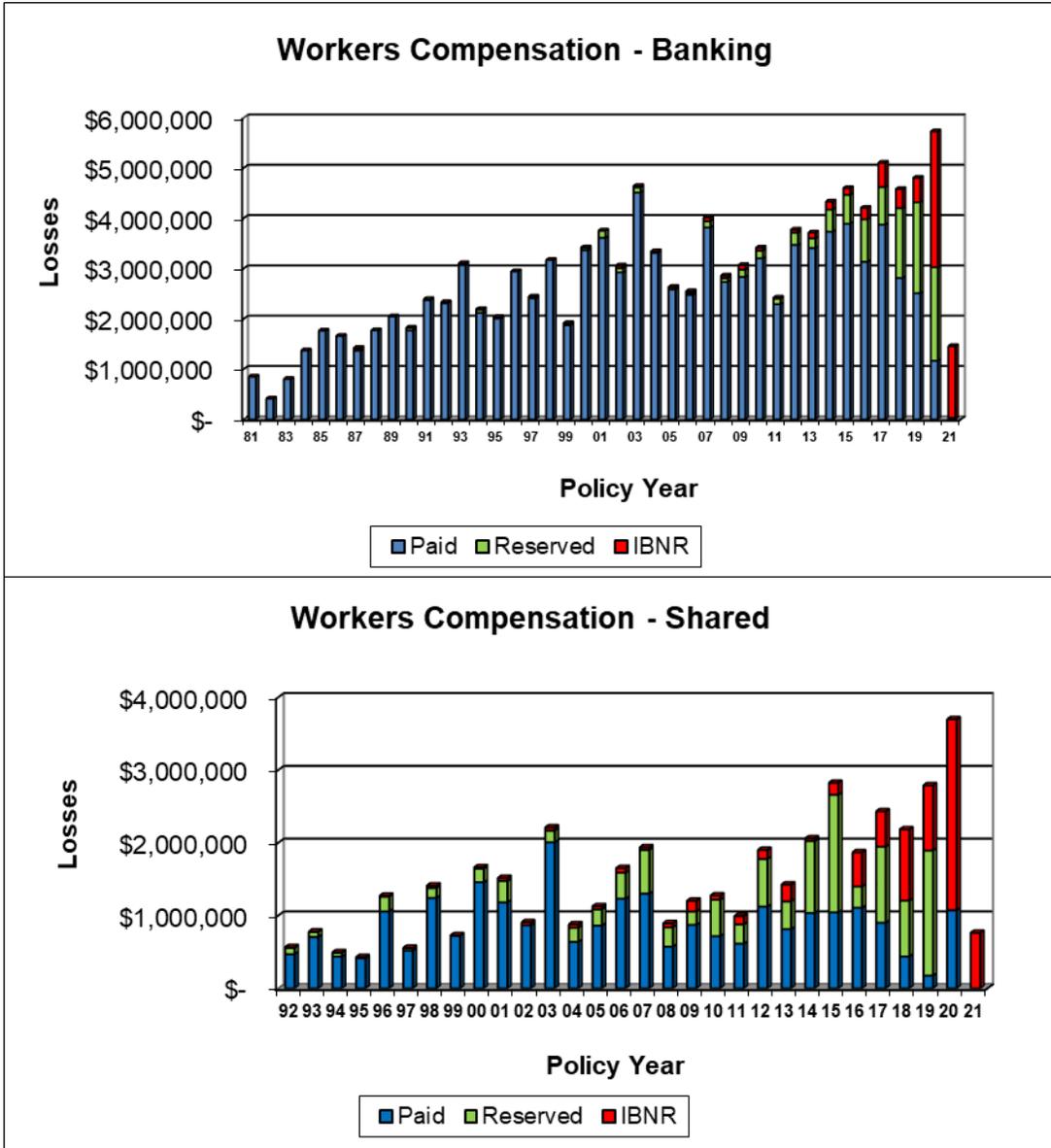
**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program
As of September 30, 2020, and June 30, 2019**

	Liability Banking 2020	Liability Shared Risk 2020	Total Liability Program		WC Banking 2020	WC Shared Risk 2020	Total WC Program		Totals	
			2020	2019			2020	2019	2020	2019
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	\$ 2,893,270	\$ 6,359,069	\$ 9,252,339	\$ 8,027,727	\$ 16,411,367	\$ 19,580,248	\$ 35,991,615	\$ 32,559,494	\$ 45,243,954	\$ 40,587,221
Incurred claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	1,645,840	1,771,440	3,417,280	3,415,771	1,386,664	765,442	2,152,106	7,958,265	5,569,386	11,374,036
Increases (Decreases) in provision for insured events of prior fiscal years	(1,195,272)	(901,514)	(2,096,786)	(39,717)	44,468	60,926	105,394	2,527,575	(1,991,392)	2,487,858
Change in provision for ULAE in current year	-	-	-	-	27,408	(29,698)	(2,290)	32,293	(2,290)	32,293
Total incurred claims and claim adjustment expenses	<u>450,568</u>	<u>869,926</u>	<u>1,320,494</u>	<u>3,376,054</u>	<u>1,458,540</u>	<u>796,671</u>	<u>2,255,211</u>	<u>10,518,133</u>	<u>3,575,705</u>	<u>13,894,187</u>
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	128,485	-	128,485	81,357	33,235	-	33,235	916,169	161,720	997,526
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	34,387	832,718	867,105	2,070,085	889,377	1,377,391	2,266,768	6,169,842	3,133,873	8,239,927
Total Payments	<u>162,872</u>	<u>832,718</u>	<u>995,590</u>	<u>2,151,442</u>	<u>922,612</u>	<u>1,377,391</u>	<u>2,300,003</u>	<u>7,086,012</u>	<u>3,295,593</u>	<u>9,237,454</u>
Total unpaid claims and claim adjustment expenses at end of the fiscal year	<u>\$ 3,180,966</u>	<u>\$ 6,396,277</u>	<u>\$ 9,577,243</u>	<u>\$ 9,252,339</u>	<u>\$ 16,947,295</u>	<u>\$ 18,999,528</u>	<u>\$ 35,946,823</u>	<u>\$ 35,991,615</u>	<u>\$ 45,524,066</u>	<u>\$ 45,243,954</u>
Claims Liability	\$ 3,180,966	\$ 6,396,277	\$ 9,577,243	\$ 9,252,339	\$ 16,080,595	\$ 18,027,875	\$ 34,108,470	\$ 34,150,971	\$ 43,685,713	\$ 43,403,310
Claims ULAE	-	-	-	-	866,700	971,653	1,838,353	1,840,644	1,838,353	1,840,644
Total Claim Liabilities	<u>\$ 3,180,966</u>	<u>\$ 6,396,277</u>	<u>\$ 9,577,243</u>	<u>\$ 9,252,339</u>	<u>\$ 16,947,295</u>	<u>\$ 18,999,528</u>	<u>\$ 35,946,823</u>	<u>\$ 35,991,615</u>	<u>\$ 45,524,066</u>	<u>\$ 45,243,954</u>

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of September 30, 2020



**Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of September 30, 2020**



See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2020

	Budget 2020-2021			YTD Expended 2020-2021			Remaining 2020-2021			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
ADMIN BUDGET										
Administrative Revenue										
41010 Administrative Deposit - See Note 1	\$ 1,390,718	\$ 924,122	\$ 466,596	\$ 347,680	\$ 231,031	\$ 116,649	\$ 1,043,038	75%	\$ 693,091	\$ 349,947
44030 Change in Fair Value - See Note 2	-	-	-	(1,162)	(711)	(451)	1,162		711	451
44040 Interest Income - See Note 2	-	-	-	7,051	4,245	2,806	(7,051)		(4,245)	(2,806)
44080 Risk Management Grants - See Note 6	-	-	-	81,618	81,618	-	(81,618)		(81,618)	-
Total Admin Revenue	<u>\$ 1,390,718</u>	<u>\$ 924,122</u>	<u>\$ 466,596</u>	<u>\$ 435,187</u>	<u>\$ 316,183</u>	<u>\$ 119,004</u>	<u>\$ 955,531</u>	0%	<u>\$ 607,939</u>	<u>\$ 347,592</u>
Administrative Expenses										
52101 Claims Audit	\$ 11,600	\$ 11,600	\$ -	\$ -	\$ -	\$ -	\$ 11,600	100%	\$ 11,600	\$ -
52102 Financial Audit	27,700	13,850	13,850	24,000	12,000	12,000	3,700	13%	1,850	1,850
52103 Legal Services	17,000	2,000	15,000	66	-	66	16,934	100%	2,000	14,934
52104 Actuarial Services	13,420	5,710	7,710	-	-	-	13,420	100%	5,710	7,710
52900 Member Identity Theft Protection	14,020	14,020	-	3,505	3,505	-	10,515	75%	10,515	-
52109 Misc Consulting / Contingency	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Admin Expenses	<u>\$ 88,740</u>	<u>\$ 49,680</u>	<u>\$ 39,060</u>	<u>\$ 27,571</u>	<u>\$ 15,505</u>	<u>\$ 12,066</u>	<u>\$ 61,169</u>	69%	<u>\$ 34,175</u>	<u>\$ 26,994</u>
Safety Services										
52201 Outside Training	\$ 30,000	\$ 15,000	\$ 15,000	\$ -	\$ -	\$ -	\$ 30,000	100%	\$ 15,000	\$ 15,000
52202 Risk Mgmt Comm Mtg Expense	1,500	750	750	-	-	-	1,500	100%	750	750
52204 Bickmore Risk Management Services	178,480	89,240	89,240	44,620	22,310	22,310	133,860	75%	66,930	66,930
52207 Member Training and Risk Management	88,000	50,000	38,000	2,157	1,226	931	85,843	98%	48,774	37,069
52208 Lexipol Police Manual Updates & DTBs	144,441	144,441	-	36,110	36,110	-	108,331	75%	108,331	-
52209 Police Risk Management Funds	50,000	25,000	25,000	9,158	4,579	4,579	40,842	82%	20,421	20,421
54200 Safety Grant Fund - See Note 3	-	-	-	6,351	6,351	-	(6,351)		(6,351)	-
Total Safety Services Expenses	<u>\$ 492,421</u>	<u>\$ 324,431</u>	<u>\$ 167,990</u>	<u>\$ 98,396</u>	<u>\$ 70,576</u>	<u>\$ 27,820</u>	<u>\$ 394,025</u>	80%	<u>\$ 253,855</u>	<u>\$ 140,170</u>

Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2020

	Budget 2020-2021			YTD Expended 2020-2021			Remaining 2020-2021			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Claims Administration										
52304 State Funding/Fraud Assessment	\$ 322,284	\$ 322,284	\$ -	\$ -	\$ -	\$ -	\$ 322,284	100%	\$ 322,284	\$ -
Total Claims Admin Expenses	\$ 322,284	\$ 322,284	\$ -	\$ -	\$ -	\$ -	\$ 322,284	100%	\$ 322,284	\$ -
Program Administration										
52401 Program Administration and Brokerage Fee	\$ 350,003	\$ 159,092	\$ 190,911	\$ 87,501	\$ 39,773	\$ 47,728	\$ 262,502	75%	\$ 119,319	\$ 143,183
52403 Accounting Services	109,770	54,885	54,885	28,110	14,055	14,055	81,660	74%	40,830	40,830
Total Program Admin Expenses	\$ 459,773	\$ 213,977	\$ 245,796	\$ 115,611	\$ 53,828	\$ 61,783	\$ 344,162	75%	\$ 160,149	\$ 184,013
Board Expenses										
52501 Executive Committee	\$ 2,500	\$ 1,250	\$ 1,250	\$ -	\$ -	\$ -	\$ 2,500	100%	\$ 1,250	\$ 1,250
52502 Executive Committee Member Travel	4,000	2,000	2,000	-	-	-	4,000	100%	2,000	2,000
52503 Board of Directors Meetings (includes Travel)	8,000	4,000	4,000	-	-	-	8,000	100%	4,000	4,000
52509 Board of Directors Long Range Planning Session	8,000	4,000	4,000	-	-	-	8,000	100%	4,000	4,000
52504 Association Memberships	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Board Expenses	\$ 27,500	\$ 13,750	\$ 13,750	\$ -	\$ -	\$ -	\$ 27,500	100%	\$ 13,750	\$ 13,750
Total Admin Expenses	\$ 1,390,718	\$ 924,122	\$ 466,596	\$ 241,578	\$ 139,909	\$ 101,669	\$ 1,149,140	83%	\$ 784,213	\$ 364,927
TOTAL ADMIN REVENUE OVER EXPENSES	\$ -	\$ -	\$ -	\$ 193,609	\$ 176,274	\$ 17,335	\$ (193,609)		\$ (176,274)	\$ (17,335)

Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2020

	Budget 2020-2021			YTD Expended 2020-2021			Remaining 2020-2021			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Banking Layer Revenue										
41020 Banking Layer Deposit - See Note 1	\$ 9,637,487	\$ 7,215,000	\$ 2,422,487	\$ 2,409,372	\$ 1,803,750	\$ 605,622	\$ 7,228,115	75%	\$ 5,411,250	\$ 1,816,865
44030 Change in Fair Value - See Note 2	-	-	-	(28,783)	(22,251)	(6,532)	28,783		22,251	6,532
44040 Interest Income - See Note 2	-	-	-	159,873	122,583	37,290	(159,873)		(122,583)	(37,290)
Total Banking Layer Revenue	<u>\$ 9,637,487</u>	<u>\$ 7,215,000</u>	<u>\$ 2,422,487</u>	<u>\$ 2,540,462</u>	<u>\$ 1,904,082</u>	<u>\$ 636,380</u>	<u>\$ 7,097,025</u>	<u>74%</u>	<u>\$ 5,310,918</u>	<u>\$ 1,786,107</u>
Banking Layer Expenses										
51100 Claims Expense - See Note 4	\$ 8,118,000	\$ 6,312,000	\$ 1,806,000	\$ 1,021,950	\$ 922,612	\$ 99,338	\$ 7,096,050	87%	\$ 5,389,388	\$ 1,706,662
51135 Claims Admin - Liability - See Note 4	-	-	-	63,533	-	63,533	(63,533)		-	(63,533)
51400 OS Liability Adjustment - See Note 4	-	-	-	796,217	508,521	287,696	(796,217)		(508,521)	(287,696)
51800 ULAE Adjustment - See Note 4	-	-	-	27,408	27,408	-	(27,408)		(27,408)	-
52300 Claims Admin - Monthly WC Only - See Note 4	608,392	608,392	-	152,098	152,098	-	456,294	75%	456,294	-
Total Banking Layer Expenses	<u>\$ 8,726,392</u>	<u>\$ 6,920,392</u>	<u>\$ 1,806,000</u>	<u>\$ 2,061,206</u>	<u>\$ 1,610,639</u>	<u>\$ 450,567</u>	<u>\$ 6,665,186</u>	<u>76%</u>	<u>\$ 5,309,753</u>	<u>\$ 1,355,433</u>
TOTAL BANKING REVENUE OVER EXPENSES	\$ 911,095	\$ 294,608	\$ 616,487	\$ 479,256	\$ 293,443	\$ 185,813	\$ 431,839		\$ 1,165	\$ 430,674

Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2020

	Budget 2020-2021			YTD Expended 2020-2021			Remaining 2020-2021			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Shared Layer Revenue										
41030 Shared Risk Layer Deposit - See Note 1	\$ 6,797,538	\$ 3,948,000	\$ 2,849,538	\$ 1,699,385	\$ 987,000	\$ 712,385	\$ 5,098,153	75%	\$ 2,961,000	\$ 2,137,153
41040 Excess Deposit/Premium - See Note 1	3,601,123	1,535,744	2,065,379	900,281	383,936	516,345	2,700,842	75%	1,151,808	1,549,034
41060 Shared Risk Refund	-	-	-	-	-	-	-	-	-	-
44010 Other Income	17,072	-	17,072	28,574	-	28,574	(11,502)	-67%	-	(11,502)
44030 Change in Fair Value	-	-	-	(27,738)	(19,700)	(8,038)	27,738		19,700	8,038
44040 Interest Income	-	-	-	155,056	107,756	47,300	(155,056)		(107,756)	(47,300)
44060 Property Premium - See Note 1	2,275,629	-	2,275,629	680,765	-	680,765	1,594,864	70%	-	1,594,864
44070 Crime Premium - See Note 1	53,523	-	53,523	34,437	-	34,437	19,086	36%	-	19,086
Total Shared Layer Revenue	\$ 12,744,885	\$ 5,483,744	\$ 7,261,141	\$ 3,470,760	\$ 1,458,992	\$ 2,011,768	\$ 9,274,125	73%	\$ 4,024,752	\$ 5,249,373
Shared Layer Expenses										
51100 Claims Expense	\$ 5,213,000	\$ 3,069,000	2,144,000	\$ 1,666,599	\$ 176,724	\$ 1,489,875	\$ 3,546,401	68%	\$ 2,892,276	\$ 654,125
52201 Outside Training	-	-	-	7,144	-	7,144	(7,144)		-	(7,144)
54100 Excess Deposit/Premium Exp - See Note 5	3,601,123	1,535,744	2,065,379	900,281	383,936	516,345	2,700,842	75%	1,151,808	1,549,034
54150 Member Property Coverage - See Note 5	2,041,230	-	2,041,230	675,338	-	675,338	1,365,892	67%	-	1,365,892
54150 Member Crime Coverage - See Note 5	53,523	-	53,523	34,437	-	34,437	19,086	36%	-	19,086
Total Shared Layer Expenses	\$ 10,908,876	\$ 4,604,744	\$ 6,304,132	\$ 3,283,799	\$ 560,660	\$ 2,723,139	\$ 7,625,077	70%	\$ 4,044,084	\$ 3,580,993
TOTAL SHARED REVENUE OVER EXPENSES	\$ 1,836,009	\$ 879,000	\$ 957,009	\$ 186,961	\$ 898,332	\$ (711,371)	\$ 1,649,048		\$ (19,332)	\$ 1,668,380
OTHER INCOME/(EXPENSE)										
Rounding	-	-	-	(3)	8	(11)	3		(8)	11
Total Other Income/(Expense)	\$ -	\$ -	\$ -	\$ (3)	\$ 8	\$ (11)	\$ 3		\$ (8)	\$ 11
TOTAL INCOME/(EXPENSE)	\$ 2,747,104	\$ 1,173,608	\$ 1,573,496	\$ 859,823	\$ 1,368,057	\$ (508,234)	\$ 1,887,281		\$ (194,449)	\$ 2,081,730

Northern California Cities Self Insurance Fund
Notes to Budget to Actual
As of September 30, 2020

1. Revenue Recognition

The budget presents revenue to be earned during the entire fiscal year. In accordance with the accrual basis of accounting, the YTD Expended columns show only the amount earned by the organization, year-to-date.

2. Investment Income

No budget is developed for the Change in Fair Value and Interest Income amounts, as it is difficult to predict the yield on the organization's portfolio.

3. CJPRMA Refund

For budgeting purposes, the CJPRMA refund is recorded in the year following its approval. In accordance with the accrual basis of accounting, the refund to the organization is recorded on the books in the period it was declared.

4. Claims Expenses

Claims related expenses are budgeted based on the estimated claims expense for the year. Claims related expenses are recorded on the books in several additional categories. Review of the budget to actual performance of claims related items should take this into consideration.

5. Insurance Expense Recognition

The budget presents excess and other insurance expense based on the policy fee paid for entire fiscal year. In accordance with the accrual basis of accounting, the YTD Expended columns show only the portion of the policy used by the organization, year-to-date. The remainder of the policy fee paid, but not used to date is recorded in Prepaid Expenses on the Statement of Net Position, as applicable.

**Northern California Cities Self Insurance Fund
Risk Management Reserves Current Usage Report
As of September 30, 2020**

Designee	Risk Management Reserve			
	06/30/2020	06/30/2020	07/01/2020 Through 09/30/2020	09/30/2020
	Balance Forward	Election FY20-21	Current Year Spent	Remaining
Designated Funds				
Anderson Designations	9,681.00	0.00	0.00	9,681.00
Auburn Designations	24,770.00	0.00	0.00	24,770.00
Colusa Designations	0.00	0.00	0.00	0.00
Corning Designations	0.00	0.00	0.00	0.00
Dixon Designations	7,365.76	81,618.00	6,350.62	82,633.14
Elk Grove Designations	0.00	0.00	0.00	0.00
Folsom Designations	(1,829.37)	0.00	0.00	(1,829.37)
Galt Designations	7,931.00	0.00	0.00	7,931.00
Gridley Designations	31,140.00	0.00	0.00	31,140.00
Ione Designations	514.00	0.00	0.00	514.00
Jackson Designations	11,409.00	0.00	0.00	11,409.00
Lincoln Designations	8,788.31	0.00	0.00	8,788.31
Marysville Designations	19,122.00	0.00	0.00	19,122.00
Nevada City Designations	2,453.00	0.00	0.00	2,453.00
Oroville Designations	2,529.50	0.00	0.00	2,529.50
Paradise Designations	0.00	0.00	0.00	0.00
Placerville Designations	9,048.00	0.00	0.00	9,048.00
Red Bluff Designations	0.00	0.00	0.00	0.00
Rio Vista Designations	0.00	0.00	0.00	0.00
Rocklin Designations	85,545.20	0.00	0.00	85,545.20
Willows Designations	1,999.00	0.00	0.00	1,999.00
Yuba City Designations	0.00	0.00	0.00	0.00
Total Designated Funds	220,466.40	81,618.00	6,350.62	295,733.78

**Northern California Cities Self Insurance Fund
Police Risk Management Grants Current Usage Report
As of September 30, 2020**

	Police Risk Management			
	06/30/2020	07/01/2020	07/01/2020 Through 09/30/2020	09/30/2020
	Balance Forward	Grant FY20/21	Current Year Spent	Remaining
Designated Funds				
Anderson Designations	9,090.00	1,515.00	0.00	10,605.00
Auburn Designations	6,060.00	3,030.00	0.00	9,090.00
Colusa Designations	6,060.00	1,515.00	0.00	7,575.00
Corning Designations	3,497.62	1,515.00	0.00	5,012.62
Dixon Designations	9,185.62	3,030.00	4,300.00	7,915.62
Elk Grove Designations	3,030.00	3,030.00	0.00	6,060.00
Folsom Designations	15,149.50	3,787.50	0.00	18,937.00
Galt Designations	18,180.00	3,030.00	0.00	21,210.00
Gridley Designations	4,546.74	1,515.00	0.00	6,061.74
Ione Designations	4,463.99	1,515.00	0.00	5,978.99
Jackson Designations	9,090.00	1,515.00	0.00	10,605.00
Lincoln Designations	8,999.87	3,030.00	0.00	12,029.87
Marysville Designations	8,715.63	2,272.50	0.00	10,988.13
Nevada City Designations	3,030.00	1,515.00	0.00	4,545.00
Oroville Designations	6,060.00	3,030.00	0.00	9,090.00
Paradise Designations	7,195.00	2,272.50	2,700.41	6,767.09
Placerville Designations	1,444.93	1,515.00	0.00	2,959.93
Red Bluff Designations	2,276.33	2,272.50	0.00	4,548.83
Rio Vista Designations	4,848.85	1,515.00	0.00	6,363.85
Rocklin Designations	6,060.00	3,030.00	0.00	9,090.00
Willows Designations	6,960.00	1,515.00	2,157.00	6,318.00
Yuba City Designations	12,120.00	3,030.00	0.00	15,150.00
Total Designated Funds	156,064.08	49,995.00	9,157.41	196,901.67



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
December 10, 2020**

Agenda Item G.2.

BUDGET-TO-ACTUAL AS OF SEPTEMBER 30, 2020

ACTION ITEM

ISSUE: The Budget to Actual exhibit from the Quarterly Financial Report is placed on the agenda as a separate item, per member request, for review and discussion as needed. The Program Managers will discuss any items that are not on track with the budget.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: The Board of Directors has asked that the budget-to-actual exhibit from the quarterly financials listed separately in the agenda packet to highlight any issues that may develop over the course of the fiscal year. James Marta and Company also provides Usage Reports at the end of the Quarterly Financials to track the budgets for Risk Management Reserves and Police Risk Management Grants.

ATTACHMENT(S): (Please refer to pages 26-30 of the Quarterly Financial Report) for Period Ending September 30, 2020- Budget to Actual as of September 30, 2020



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
December 10, 2020**

Agenda Item H.1.

CJPRMA UPDATE & MEMBERSHIP

ACTION ITEM

ISSUE: The CJPRMA Executive Committee (EC) met on November 19, 2020 and agreed to recommend a plan to increase their annual funding by changing from the current 10-year average formula at a 70% Confidence Level (CL) to their actuary's recommended funding at a 75% CL for FY 21/22, increasing to 80% in FY 22/23, and to 85% in FY 23/24. They are also recommending a decrease in their Discount Factor from 2% to 1% and eliminating the \$500,000 SIR in FY 22/23.

This change results in an *estimated* increase to NorCal Cities of 43% compared to this year's funding, from \$2,065,379 to \$2,888,873. The effect of this change, alone, will increase the *current* NCCSIF funding by 12.5%, from \$7,804,000 to \$8,627,494. The estimated NCCSIF funding for FY 21/22 will be available in March 2021. In addition, the reinsurance portion of the CJPRMA funding is estimated to increase by 20% but likely will not be known until June of 2021.

NorCal Cities members expressed support for the plan in a letter authorized at the last Board meeting and included in the CJPRMA agenda packet. The CJPRMA Board will vote on the recommendation at their meeting on December 10, 2020, and we may have the Board's decision during this meeting.

CJPRMA's Finance Director also informed the group that the financials as of June 30, 2020, will show a deficit of \$5.7M versus a Net Position of positive \$4M the year before. If this erosion of the group's financial condition continues it may be necessary to assess all CJPRMA members, but likely no sooner than FY 22/23, after the increase in next year's funding and further development of the group's claims. *Catching and correcting the trend of the growing deficit now will improve funding if losses do not continue to deteriorate further.*

RECOMMENDATION: While it is expected the CJPRMA EC recommendation will be approved, if not the Board should consider authorizing the President to deliver a provisional notice of withdrawal from CJPRMA, pending further review of their funding plan and options.

FISCAL IMPACT: An estimated increase of at least \$800,000 in excess funding for FY 21/22. Although a large increase, recognize that all California cities and Pools they belong to are seeing similar trends. It is important that CJPRMA correct funding before a cashflow problem requires immediate remediation.

BACKGROUND: The annual funding rates ("premiums") for CJPRMA have become inadequate due to increased claims severity combined with the ten-year rolling average formula CJPRMA uses. While that formula has been successful in smoothing out the inevitable variation in excess claims, it has fallen behind the times in that it does not put enough weight on the recent deteriorating claims experience. As a result of this and other factors the group's Net Position has decreased by over (-\$54M) since 2012, raising the potential for assessments to recapitalize the pool's target Net Position of \$22.5M.

ATTACHMENT(S): CJPRMA Agenda Bill, Item 6. Approve Funding Recommendations for FY 21/22.

**CALIFORNIA JOINT POWERS
RISK MANAGEMENT AUTHORITY**

AGENDA BILL

ITEM: 6	TITLE: APPROVE FUNDING RECOMMENDATIONS FOR PROGRAM YEAR 2021/22
MEETING: 11/19/2020	
GENERAL MANAGER: A.B.G .	

Recommended Actions

Approve funding recommendations for Program Year 2021/22 and advance to the Board of Directors with a recommendation to approve.

Strategic Direction

Strategic Goal #3, 100% Member Retention; Strategic Goal #5, Evaluate Premium Allocation; Strategic Goal #6, Evaluate Options to Increase Pool Equity

Item Explanation

As of June 30, 2019, CJPRMA’s net position was \$4.060 million. Board policy states that the net position must be \$22.5 million. Recognizing that the pool needs to take action to improve its net position, Board President David Rawe appointed an ad hoc committee to evaluate options to increase equity and make recommendations to the Executive Committee and Board of Directors. The members of that ad hoc committee are David Rawe, City of Roseville and Board President; Amy Northam, REMIF; Marilyn Kelley, YCPARMIA; Lola Deem, CJPRMA Finance Officer, and Tony Giles, CJPRMA General Manager.

The net position has been in decline for the last several years as the severity of claims has increased. CJPRMA has been using a 10-year rolling average methodology to determine premium contributions. Using this method has failed to keep pace with the changing litigation environment and the trends that have exerted upward pressure on verdicts and settlements. Using a conventional actuarial method would charge premium based on the current ultimate net loss rather than an average of ten years.

In order to improve the net position, the pool needs to start to collect more money than it pays out in claims. This can be accomplished through a combination of increased contributions and decreased losses. CJPRMA is able to offer some loss control, but, ultimately, the pool is required to handle the claims that are reported by the members. Until losses are reduced, the pool needs to find ways to collect more premium. At the August 20, 2020, Board of Directors meeting, the general manager presented an information-only item to the Board to offer various options. Those options were the starting point for the committee’s discussion.

The ad hoc committee proposes the following changes to funding the liability program and recommends that the Executive Committee approve them and recommend that the Board of Directors approve them at its December 2020 meeting.

These recommendations present a three-year program to improve the pool's financial stability.

- 7/1/2021. Funding based on the conventional actuarial method. Stop using the 10-year rolling average. Reduce the discount rate from 2% to 1%
- 7/1/2021. Funding based on the 75% confidence level.
- 7/1/2022. Funding based on the 80% confidence level.
- 7/1/2022. Eliminate the \$500,000 SIR option.
- 7/1/2023. Funding based on the 85% confidence level.

Two members of CJPRMA, NCCSIF and SCORE, have presented the general manager with letters expressing their concern about the current financial situation and recommending that CJPRMA take immediate action to address the funding.

Using the conventional actuarial method and increasing the confidence level will increase the premium that members will need to pay for liability coverage from CJPRMA. The committee also evaluated the possibility of collecting additional money to directly apply to the equity position. The committee decided to wait to see if these steps would help improve equity and not apply any sort of surcharge at this time. The Board will need to evaluate the net position each year to see if the changes are having the anticipated result, and adjustments might need to be made in future years.

Unrelated to the net position, the committee also evaluated whether to change the pool's exposure base to payroll to some other method. The committee unanimously agreed that payroll is a simple and meaningful proxy for exposure and recommends not making any changes to the exposure base now.

The committee is also looking at premium allocation methods but does not have a recommendation to present at this time.

Fiscal Impact

The proposed changes for 7/1/2021 will result in an estimated 43% increase in premium to members compared to 7/1/2020. Total premium paid for program year 2020/21 was \$19,349,161. The estimated premium for program year 2021/22 with the recommended changes is \$27,682,106. The estimated premium assumes a 20% increase in reinsurance premium. Actual premium will depend on the cost of reinsurance for program year 2021/22.

Exhibits

1. Estimated Premium PY 2021-22 Based on Funding Options
2. Letter from NCCSIF
3. Letter from SCORE

**PY 2021-2022
Funding Options**

Member	PY 20/21 Premium Paid	PY 21/22 Estimated Payroll	PY 21/22				
			10 Yrs of Pooled Losses 70% Conf	70% Conf	75% Conf	80% Conf	90% Conf
Alameda	740,537	69,284,237	800,926	987,300	1,035,799	1,109,241	1,329,565
Chico	359,783	33,661,108	389,122	479,671	503,234	538,914	645,957
Fairfield	639,338	67,995,237	715,990	927,455	972,332	1,038,967	1,238,873
Fremont	1,478,371	138,315,488	1,598,927	1,970,996	2,067,817	2,214,431	2,654,274
Livermore	513,314	54,592,330	574,857	744,639	780,670	834,171	994,672
LPPD	222,841	23,699,682	249,558	323,264	338,905	362,131	431,808
Lodi	372,280	34,830,258	402,638	496,331	520,712	557,632	668,393
NCCSIF	2,065,379	193,235,657	2,233,804	2,753,608	2,888,873	3,093,703	3,708,192
Petaluma	393,515	36,817,006	425,605	524,642	550,414	589,440	706,518
Redding	699,673	74,412,109	783,560	1,014,981	1,064,093	1,137,017	1,355,789
REMIF	1,291,954	137,402,684	1,446,850	1,874,173	1,964,858	2,099,513	2,503,477
Richmond	990,408	92,661,944	1,071,172	1,320,433	1,385,296	1,483,518	1,778,183
Roseville	1,195,613	129,651,761	1,260,215	1,551,932	1,616,757	1,716,589	2,012,195
San Leandro	406,820	38,061,801	439,994	542,381	569,024	609,369	730,406
San Rafael	416,303	44,274,941	466,215	603,910	633,132	676,521	806,689
Santa Rosa	1,245,310	135,040,805	1,312,597	1,616,438	1,683,959	1,787,940	2,095,833
SCORE	288,212	26,964,988	311,715	384,251	403,127	431,709	517,458
Stockton	1,262,372	150,747,049	1,374,813	1,742,636	1,813,487	1,920,517	2,241,609
Sunnyvale	1,153,394	122,666,544	1,291,679	1,673,172	1,754,132	1,874,345	2,234,984
Vacaville	662,352	70,442,882	741,764	960,841	1,007,333	1,076,367	1,283,469
YCPARMIA	2,951,393	276,130,554	3,192,069	3,934,860	4,128,152	4,420,850	5,298,945
	19,349,161	1,950,889,063	21,084,069	26,427,914	27,682,106	29,572,888	35,237,290
		Increase	9%	37%	43%	53%	82%
	SIR						
	\$500K	Loss Rate	0.544	0.813	0.883	0.989	1.307
	\$750K	Loss Rate	0.441	0.752	0.818	0.916	1.210
	\$1M	Loss Rate	0.360	0.585	0.635	0.712	0.940
	\$1.25M	Loss Rate	0.300	0.544	0.591	0.662	0.875



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
December 10, 2020**

Agenda Item H.2.

BOARD OFFICER HANDBOOK

INFORMATION ITEM

ISSUE: A draft of a Guide for Board members to provide an overview of the group's governance and responsibilities of a Board member is attached for review and feedback.

RECOMMENDATION: Review and provide direction on content and desired topics.

FISCAL IMPACT: None.

BACKGROUND: The guide was recommended by David Warren, City of Placerville, based on a similar guide used in that city and the need to provide new Board members, especially, an overview of the group and a Board Member's responsibilities. The Guide also refers to other helpful resources, including the Annual Report, Resource Contact Guide, and the Service Calendar outlining the timing of various activities throughout the fiscal year.

ATTACHMENT(S): Draft NCCSIF Board Officer Handbook

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND BOARD OFFICER HANDBOOK

December 2020





Northern California Cities Self Board Officer Handbook

Welcome and Introduction

Congratulations on your appointment to the Northern California Cities Self Insurance Fund Board of Directors or one of its Committees. The Program Administrators look forward to working with you.

This Board Member Guide is a general overview of the governance of the JPA and the basic protocols that apply to all Board and Committee members. We prepared this Guide to provide information to assist you in the performance of your new duties and help make this experience educational and rewarding.

New members are also encouraged to review the Appendices containing the Annual Report, Resource Contact Guide, and Service Calendar outlining the group's activities throughout the year. Information Items provided in each Board agenda also contain more useful information about the group's operations. All of this and more is located on the NorCal Cities website – www.nccsif.org.

Mission Statement

The Northern California Cities Self Insurance Fund, or NCCSIF, is an association of municipalities joined to protect member resources by stabilizing risk costs in a reliable, economical and beneficial manner while providing members with broad coverage and quality services in risk management and claims management.

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- Claims Committee
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- A. Annual Report**
- B. Resource Contact Guide**
- C. Service Calendar**

SECTION 1: ROLES AND RESPONSIBILITIES

As a Committee or Board Member, you are essential to NorCal Cities' commitment to developing policies and procedures which reflect the needs of our members. In carrying out your responsibilities you will work closely with your fellow Board or Committee Members and the Administration.

THE BOARD OF DIRECTORS

Each Member of NorCal Cities names a Director and alternate representative to the Board of Directors and each Member has one vote. Alternates may vote in the Director's absence.

The Board of Directors elects four Officers including a President, Vice President, Secretary and Treasurer. The Board also elects Members of the Executive Committee based on a rotating schedule.

A majority of the membership of the Board of Directors shall constitute a quorum for the transaction of business. Action of the Board shall require the affirmative vote of a majority of the members present and voting.

The Board normally schedules one meeting every quarter and one additional meeting for long-range planning or training purposes. The regular meetings are generally held on the third Thursday of April, June, and October, with the planning or training meeting in the first part of December.

All meetings of the Board shall be called, noticed, held and conducted in accordance with the provisions of Ralph M. Brown Act (Government Code Section 54950 et seq.).

The Board delegates many responsibilities to the Executive Committee but retains the authority to:

- Approve the annual budget
- Approve any changes to the Bylaws or Policies
- Select Officers and the members of the Executive Committee

COMMITTEES

Committees may be formed as necessary by either the Board of Directors or the Executive Committee for the purposes of overseeing any functions they have authority to control, such as, but not limited to, administration and policy direction, claims administration, investments, and safety/loss control services.

Executive Committee

The Executive Committee consists of a President, Vice President, Secretary and Treasurer as well as a rotating schedule of 7 to 11 voting members and two non-voting members, as determined by the Board.

The President, Vice President and Secretary serve as voting members on the Executive Committee. The remaining voting members are elected by the Board of Directors on a member rotation basis, as

established by the Board of Directors. The two (2) non-voting members are the Treasurer and the CJPRMA Board Representative. The President acts as Chairman.

The terms of all members of the Executive Committee are two (2) years, except for those of the President, Vice President, and Secretary, who shall all serve for two (2) years irrespective of the member rotation. A member may be reappointed to serve on the Executive Committee, except for the immediate Past President.

Powers, Duties and Responsibilities.

1. The Executive Committee conducts, directs and supervises the day-to-day business of the Authority and in doing so exercises the powers expressly granted to it and as delegated by the Board of Directors.
2. The following duties and responsibilities are assumed and carried out by the Executive Committee:
 - a. Provide general supervision and direction to the Program Director;
 - b. Authorize payment of claims against the Authority in accordance with the policies and procedures governing the particular program;
 - c. Enter into contracts, within budget limits;
 - d. Make payments pursuant to previously authorized contracts, within budget limits;
 - e. Review and recommend a budget to the Board no later than seventy-two (72) hours prior to the spring meeting of the Board;
 - f. Act as Program Director in the absence of the Program Director;
 - g. Recommend policies and procedures to the Board for implementation of the Agreement, the Bylaws and the operation of specific coverage programs;
 - h. Appoint a nominating committee for each election of officers and members of the Executive Committee; and
 - i. Amend annual budget in an amount not to exceed the contingency account.

Removal from Executive Committee. A member may be removed from the Executive Committee in the following ways:

- a. Death of a Committee member;
- b. Voluntary resignation;
- c. Absence from three (3) consecutive meetings without a valid reason, in which case the Chair may recommend to the Executive Committee that member be terminated from Executive Committee membership, subject to a Board of Directors vote at its next regularly scheduled meeting.

- d. When a vacancy occurs under the above provisions, a replacement shall be made from among the Board of Directors.

Claims Committee

The Vice President of the Board serves as the Chair of the Claims Committee with four other members.

Often the Committee is made up of Executive Committee members as they regularly meet prior to Executive Committee meetings. Their duties include:

- Reviewing and recommending claim procedures
- Recommending claim auditors and reviewing audits
- Updating the approved list of qualified legal counsel and investigators
- Approving claim settlements within the Shared Layer up to \$250,000
 - Banking Layer (\$50,000 or \$100,000) settlements are approved by the Member
 - Shared Layer settlements over \$250,000 are approved by the Executive Committee

Risk Management Committee

The Risk Management Committee is comprised of at least one representative from each Member. The Chair is elected from among the Board members and meets twice a year, prior to the Board meetings in April and October. Their duties include:

- Recommend, review and revise Risk Management Policies and Procedures
- Recommend training topics and resources
- Oversight of Risk Management Budget
- Exchange of Safety and Risk Management Techniques
- Oversight of Safety and Risk Control Services

Police Risk Management Committee

The Police Risk Management Committee was formed to recognize and respond to the unique risks faced by law enforcement. Police departments are NCCSIF's largest loss exposure. Each Member with police has a representative on the Committee and they elect a Chair and Vice Chair.

- Continually reviews policies, procedures and claims to improve results
- Provides quarterly training sessions to improve control of loss costs
- Recommends grant fund amounts and uses
- Lexipol Policy and Procedure updates included in liability funding
- Daily training bulletins made available to all members

Program Director and Other Staff

1. The Board of Directors appoints a Program Director who is responsible for the general administration of the JPA as directed by the Executive Committee.
2. Subject to the direction of the Board of Directors, the Executive Committee shall provide for the appointment of such other staff of the Authority as may be necessary for the administration of the Authority. Supervision of staff is delegated to the Executive Committee.
3. The Program Director and other staff of the JPA have such powers, duties and obligations as are established by the governing documents, policies, procedures and any contractual arrangements.
4. Subject to any applicable contractual arrangement which may take precedence, the Program Director shall serve at the will and pleasure of the Board of Directors.

BOARD AND COMMITTEE MEMBER ELIGIBILITY

APPOINTMENT PROCESS

Board Members and Alternates are appointed by their respective municipalities by resolution. Some are standing appointments based on the person's job title and some are specific to the individual. Some Members have delegated the appointment to their City Manager.

Board members are appointed to the Executive Committee based on a rotating schedule designed to provide a mix of larger and smaller members from throughout the JPA's territory.

SECTION 2: OPERATING PROCEDURES

NorCal Cities is a Joint Powers Authority (JPA) and operates under a set of Governing Documents including the JPA Agreement, Bylaws, and Policies and Procedures for finance, claim, and risk management activities. The JPA Agreement is adopted and may only be modified by each Member's governing body, while the Bylaws and Policies and Procedures may be modified by the Board of Directors. Resolutions are also passed by the Board as needed, including delegating authority to the Treasurer on an annual basis.

SECTION 3: OPEN MEETING REQUIREMENTS

The Ralph M. Brown Act, Government Code Section 54950 et seq., sets forth strict requirements for meetings, noticing of meetings, agendas and related subjects. It applies to the Board and all standing Committees when a quorum of that body is present at the meeting.

A meeting is defined as the coming together of a quorum or more of a particular body where public business is discussed and action is taken or an agreement is reached as to a course of action. Purely social events are not meetings.

POSTING OF NOTICES FOR REGULAR MEETINGS

The agenda for a regular meeting must be posted at least 72 hours prior to the commencement of the meeting, and the legislative body may discuss, but is prohibited from taking action on, any items not appearing on the agenda, including items brought up by the public, unless the body finds by a 2/3 vote that an item needing prompt action arose after the 72-hour deadline.

SPECIAL MEETINGS

A legislative body (Committee or Board) may need to call a meeting for a particular purpose so that action can be taken on items that cannot wait until the next regular meeting. State law requires that the meeting must be called by the chair with a minimum of 24-hour advance notification of all members. The agenda for the meeting must be posted within 24 hours of the meeting.

EXCEPTIONS

There are very limited exceptions to the requirement for properly noticed, advance agenda, open meetings that the public is entitled to attend. The exceptions include matters relating to labor relations or personnel, pending or threatened litigation, and acquisition of real property. The Claims Committee regularly conducts Closed Session meetings to review and provide authority or direction on pending claims.

MEETING LOCATION

One additional provision of the Brown Act is a prohibition on conducting any meeting, conference or other function in any facility that prohibits admittance of any person or persons on the basis of race, religious creed, color, or national origin, ancestry or sex. While there are not many of such facilities today, care should be taken to schedule events in facilities that are open to all. All meetings must be held within the jurisdiction of the NorCal Cities members.

VIOLATIONS

The penalties for Brown Act violation can be significant. In addition to being a misdemeanor, the validity of actions taken can be challenged in court. The prevailing party will be entitled to set aside the action under some circumstances, and will receive, in addition, attorney's fees, which can be very costly.

SECTION 4: MEETING CLASSIFICATIONS

REGULAR MEETINGS

Committees and Boards accomplish work in regularly scheduled meetings. Board and Committee meetings are open to the public. If it is not possible to obtain a quorum on a regular meeting date, consideration may be given to rescheduling the meeting. Care should be taken to notify all parties with business on the agenda of the meeting change. A quorum at any regular meeting may, by formal action, substitute another day or time for a regular meeting.

ADJOURNED MEETINGS

If, for any reason, the agenda for a regular meeting cannot be completed, the Committee or Board may designate a time and place for an adjourned meeting to consider any unfinished business. This action will serve as notice to the members present; members not present shall be notified of the adjourned meeting by the Chair or staff liaison. In addition, a notice of the adjourned meeting must be posted and if requested the press must be notified pursuant to Brown Act regulations. (GC 54955)

SPECIAL MEETINGS

A presiding officer or a majority of the body or Administrator may call a special meeting for items that cannot wait until the next regular meeting, pursuant to Brown Act regulations. (GC 54956)

CLOSED SESSIONS

There are three types of “notice” obligations that accompany the conduct of a closed-session as a part of a duly noticed meeting. First, each item to be transacted or discussed in a closed session must be briefly described on an agenda for the meeting. (§ 54954.2(a).)

Second, prior to adjourning into closed session, a representative of the legislative body must orally announce the items to be discussed in closed session. (§ 54957.7(a).) This requirement may be satisfied by merely referring to the relevant portion of the written agenda for the meeting. However, the Act contains specific additional requirements for closed sessions regarding pending litigation where the body believes it is subject to a significant exposure to potential litigation. (§54956.9(b)(3).) Third, once the closed session has been completed, the agency must reconvene in open session, where it may be required to report votes and actions taken in closed session. (§ 54957.1.) These requirements are discussed in detail below.

SECTION 5: MEETING PROCEDURES AND CONFLICT OF INTEREST

RULES OF ORDER

Robert’s Rules of Order govern the conduct of meetings though Members typically do not strictly adhere to those certain aspects regarding communication to/from the Chair and among themselves.

VOTING

- **Quorum:** A majority of the members of the Board/Committee constitutes a quorum for the conduct of routine business. Official action requires a majority vote of the quorum.
- **Conflict of Interest:** No Board or Committee may enter into a contract of any type with private persons or businesses if any member of said body has any type of financial interest in it, whether disclosed or not, and whether or not the member disqualifies him/herself.

SECTION 6: MEETING MINUTES

Minutes are a record of all actions and proceedings, but not a record of discussions. Written Minutes of all regular and special meetings of Committees/Boards must be kept as the official record of business transacted and are taken by NorCal Cities Program Administrators and signed by the Secretary.

The minutes should include a brief summary of the discussion, actions taken and record of motions made and members voting.

The motions should include who made the motion, who seconded the motion, what was moved and seconded.

Minutes are approved at the next regular meeting of the board or committee and become the official record of its activities. Any corrections to the Minutes may be made in public meetings with approval of a majority of the body. Copies of the Minutes are posted on Alliant Connect and the NCCSIF website.

In summary the Minutes should contain:

- ♦ Name of the Committee or Board
- ♦ Name of any other members or guests present
- ♦ Meeting time, date and place
- ♦ The name of the presiding officer
- ♦ The names of those members present and those absent
- ♦ A description of each item of business highlights of discussion resulting in the action, and the exact disposition of each item[
- ♦ All main motions whether passed or lost
- ♦ Signature of the secretary

SECTION 7: MEETING AGENDAS

The agenda is an outline of topics or items of business to be introduced, discussed and acted upon at the meeting. Agendas for meetings of regularly scheduled Committees and Boards shall be posted pursuant to the requirements of the Ralph M. Brown Act, requiring posting on the NCCSIF Website and Alliant Connect not less than 72 hours prior to the meeting day and time.

SECTION 8: STATEMENTS OF ECONOMIC INTEREST & ETHICS TRAINING

Board members are required to file public, personal financial disclosure reports with the Fair Political Practices Commission (FPPC), Form 700, "Statement of Economic Interest" (SEI). Each required filer must file a Form 700, under penalty of perjury (Political Reform Act Section 81004). Once filed, the form is a public document and must be made available to the public upon request. Public officials are not required to list their home addresses or home telephone numbers on the form.

Members must file a form 700 when assuming or leaving their position on the Board and must file the form annually by April 1.

NorCal Cities' Conflict of Interest Code specifies the categories of disclosure and who must file. The agency must review its Conflict of Interest Code biennially by October of even-numbered years. The Code revision must include a list of "Designated Employees" who are officers, employees, members of advisory Committees, Commissions and Boards and consultants who, by their position, may "make or participate in the making of a governmental decision."

The Form 700 alerts public officials about their own economic interests and potential areas of conflict in relation to their duties, and provides information to members of the public who may monitor official actions for any conflicts. The FPPC and individual agencies have the authority to levy penalties when a Statement of Economic Interest is not filed on time. The FPPC also has the authority to levy administrative fines up to \$5,000 per violation of the Political Reform Act or seek civil penalties in the courts.

The filing deadline is April 1 of each year.

APPENDICES

Annual Report

Resource Contact Guide

Service Calendar

DRAFT



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
December 10, 2020**

Agenda Item H.3.

**WILDFIRE RISK MANAGEMENT
SERVICES & BEST PRACTICES**

ACTION ITEM

ISSUE: The Program Administrators have attached a draft policy for Wildfire Risk Management Best Practices that was presented earlier today to the Risk Management Committee (RMC) for feedback. The Board is also asked to review and provide feedback for further revision to the Policy and to share best practices and sample programs for member use.

Also attached is the agenda item from the RMC outlining some of the resources recommended for identifying, prioritizing, and taking action to reduce the frequency and severity of wildfires. Two excellent resources are the [Wildfire Risk to Communities](#) site at the Federal level and the [Fire Safe Council](#) site for CA grants, homeowner education, and links to additional resources. Members are encouraged to actively participate in their County and/or local Councils and encourage participation in the [Firewise-USA](#) program.

All of these efforts are to reduce the risk of wildfires and also to become more attractive to underwriters. To that end the group will likely want to complement their own efforts with tools used by the insurance industry to evaluate the risk. One of these is the Wildfire Risk Score developed by Core Logic, the *subject of a presentation at noon on December 10, after this Board meeting*. Additional resources for managing the wildfire risk include XMRFire Emergency Services Consulting. A listing of their services and clients is attached for review and discussion.

RECOMMENDATION: Review and provide feedback regarding the draft best practices and provide direction on the types of services members would like to explore further.

FISCAL IMPACT: TBD.

BACKGROUND: Wildfire risk management has become critically important as California and other Western states deal with an increasing number of large fires and a decreasing number of options for insuring against them.

ATTACHMENT(S):

1. *Draft RM-18: Wildfire Risk Management Best Practices*
2. XMRFIRE Emergency Services Consulting – www.xmrfire.com
3. CoreLogic Wildfire Score Presentation

RISK MANAGEMENT POLICY AND PROCEDURE #RM-18

SUBJECT: WILDFIRE RISK MANAGEMENT BEST PRACTICES

1.0 Policy

It is the policy of the Northern California Cities Self Insurance Fund (NCCSIF) to prudently manage its programs to minimize the frequency and severity of losses incurred by its members. We will achieve this by recommending members implement a risk management program that utilizes the operational best practices provided herein.

2.0 Scope

This Policy applies to all members of NCCSIF.

3.0 Objective

Provide a process to effectively identify, analyze and manage risks related to wildfires.

4.0 Criteria

The following Best Practices are used to assess member achievement in addressing the risks associated with wildfires.

Approved by Board of Directors - TBD



Wildfire Best Practices	
Wildfires are a significant risk to members, their citizens, and the surrounding communities, leading to loss of life, property, and economic vitality.	
18-1	There is an effective, written procedure in place to inspect, identify and prioritize areas that are at high risk of wildfire. The procedure includes a process for documenting reports of hazardous conditions and responding appropriately.
18-2	The City has a written process in place to notice property owners to reduce vegetation where allowed by Municipal Code.
18-3	The City has a follow-up procedure to ensure hazards have been mitigated by the property owner or other responsible party within a reasonable period.
18-4	The City participates in outreach campaigns to educate the public about wildfire risk and resources to assist them in reducing their exposure.
18-5	Emergency Response plans include wildfire response and evacuation plans/routes that are communicated and where appropriate rehearsed.
18-6	The City maintains, where feasible, an annual budget for addressing needed wildfire inspections, maintenance, and public outreach.

WILDFIRE PREVENTION CONSULTING

Wildfire Planning, Modeling, Prevention, Vegetation Management, And GIS.



Fire Modeling

Pre and post-fire computer modeling using state-of-the-art tools like FARSITE, FLAMMAP and Wind-Ninja.

[READ MORE](#)



Policy & Planning

Development and wildfire planning policy to mitigate hazards while protect communities and the environment.

[READ MORE](#)



Hazard Mitigation

We develop and execute plans for vegetation management, structural hazard mitigation, and community risk reduction.

[READ MORE](#)

Wildfire Prevention and Fire Safe Council Consulting

The western United States has a serious and growing problem with fires in the Wildland Urban Interface (WUI). More than 12 million homes are located in 7.8 million acres identified as WUI in California alone. The WUI fire issue will become even more serious with the California's population expected to grow from 28 million to 50 million people by 2050.

Let **XMR Fire's** forestry and wildfire experts develop your community or agency wildfire prevention plan today.

While public debate often focuses on increased spending for wildfire suppression - more aircraft, more personnel, and more firefighting equipment - time and experience has proven that wildfire prevention planning is more effective and far less costly than suppression.

Wildfire prevention is less expensive and more effective than ever before. Sophisticated technology such as GIS, satellite fuels mapping, geospatial fire behavior modeling, and hazard inspection databases let wildfire experts and urban foresters like **XMR Fire Consulting** analyze the physical nature of a potential fire using detailed data about the fire and fuels environment. A precise plan can be developed that includes environmentally sensitive vegetation thinning techniques to reduce fuel sources while preserving habitat and managing strategies for effectively responding to wildfire emergencies.

Striking the right balance between suppression and prevention offers the best hope for minimizing the wildfire threat. **XMR Fire** employs dedicated wildfire experts, with decades of wildland firefighting, urban forestry, GIS, and fuels management experience who utilize a variety of advanced spatial applications, custom databases, and forestry field analysis tools to develop wildfire hazard assessments, Community Wildfire Protection Plans, and wildfire prevention plans. With extensive experience in wildfire suppression and urban forestry, **XMR Fire** has helped numerous fire agencies, fire safe councils, landowners, and businesses develop wildfire prevention and vegetation management plans across the western US.



Todd Lando of XMR Fire discusses wildfire policy with Congressman Jared Huffman and Businessman Tom Steyer October 16, 2017 at Coffey Park, Santa Rosa.

safe councils, landowners, and businesses develop wildfire prevention and vegetation management plans across the western US.

Our Services

- Residential and Commercial Vegetation Management Plans
- Wildfire GIS analysis
- Community Wildfire Protection Plans
- Firewise Community assessment, applications, and consultations
- Aerial and drone photography for pre and post fire analysis and mapping
- Forest health analysis, urban forestry
- Defensible Space Planning
- Wildfire Prevention Grant writing
- Wildfire Prevention Grant management
- Fire Safe Council management

Our Services for Fire Safe Council and Fire Agencies

- Public/Guest Speaking
- Public Education and PR Programs
- Program Management
- Grant writing
- Grant Management
- Nonprofit Management
- Vegetation Management Planning and Project Review

Wildfire Prevention Clients and Partners

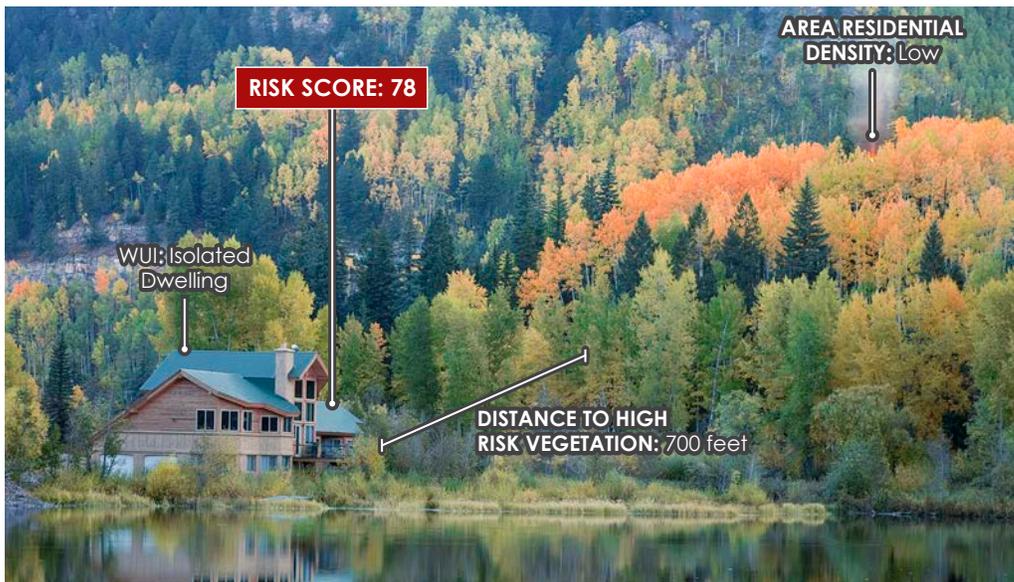
- Kentfield Fire Protection District
- Central Marin Fire Department
- Ross Valley Fire Department
- Sleepy Hollow Fire Protection District
- Southern Marin Fire Protection District
- Bolinas Fire Protection District
- FIRE SAFE San Mateo County
- FIRESafe MARIN
- County of Marin
- Lake Valley Fire Protection District

Wildfire Risk Score

Insurance ready solution tailored to optimize underwriting, pricing, and portfolio risk mitigation

2017 was a catastrophic year for wildfires across the United States. Over 10 million acres burned in total, and countless lives and property were lost.

Unlike other natural hazards which may not occur every year, wildfire damage is expected annually—the only questions are where and to what extent. As such, it is paramount to understand how susceptible each property is to wildfire and what factors influence the spread of wildfire so you can begin to protect the health of your portfolio.



Wildfire Risk Methodology

The CoreLogic® Wildfire Risk Score is a deterministic wildfire model which is as comprehensive as it is granular. It covers 15 states: Alaska, Arizona, California, Colorado, Florida, Idaho, Montana, Nevada, New Mexico, Oklahoma, Oregon, Texas, Utah, Washington and Wyoming. It evaluates the risk of a property to wildfire by returning an easy-to-understand, normalized 5 to 100 score, giving insight into the potential risk of a wildfire.

It does so by not only combining the risk rating but also factoring in proximity to higher risk areas that could affect the property via windblown embers. In addition, it considers slope, aspect, vegetation/fuel, and surface composition. These factors are all weighted differently and combine to form the score.

NATURAL HAZARD RISK

Key Benefits

- ▶ Factors in the influence of both windborne and ground level fire transmission for a comprehensive wildfire assessment
- ▶ Designed to optimize underwriting and inspection decisioning
- ▶ Highly predictive of loss
- ▶ Granular data to assess risk and shore up against the risk of unforeseen loss

Wildfire Risk Variables

The four factors evaluated serve to incorporate the type and amount of fuel readily available for a wildfire as well as the topography of the land to enable its spread.

- ▶ **Slope:** Elevation is an important factor when it comes to evaluating wildfire risk. The steeper the slope, the faster the fire can spread as well as increase in intensity.
- ▶ **Aspect:** The cardinal direction which the slope is facing often carries implications about the condition of the fuel. For instance, southerly slopes are drier and warmer, and this makes for a fertile ground from which wildfire can ignite and spread more easily.
- ▶ **Fuel:** Different types of flora affect the spread of fire differently, and certain species are more apt to carry wildfire. The density of the vegetation is also an important factor.
- ▶ **Surface composition:** Areas that have burned before carry a certain proclivity to burn again. This factor functions to estimate burn history and frequency.

Comprehensive and Granular

When assessing the risk factors, the score utilizes a 30 by 30-meter grid to provide the clarity and precision necessary to evaluate property risk. This granular view sets the foundation for confidence in your wildfire risk evaluations.

Wildfire risk is dependent on the physical world, and that changes all the time. A risk score should be no different. The score is updated annually to account for changes in urban and residential growth as well as prior wildfires and other factors which influence the propensity to burn.

Consistent and Current

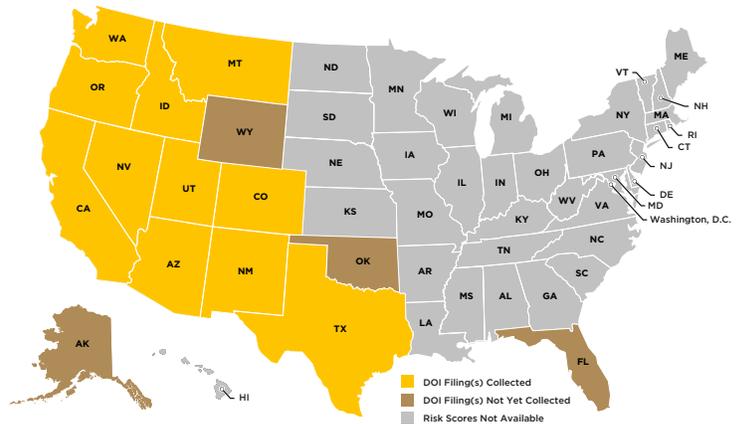
No matter what state the evaluation is occurring in, the proprietary model used to make risk determinations is the same. The seamless and uniform wildfire risk analysis allows users to know that High Risk is not defined by state boundaries and that underwriting decisions can be based on uniform and consistent wildfire risk designations across state lines.

Solution Application

CoreLogic solutions provide the flexibility and ease to access the Wildfire Risk Score to quickly get the precise information you need to assess risk, and it's easy to incorporate into your current workflow through our online and integrated deliverables.

Wildfire Risk State Department of Insurance (DOI) Filings

Using CoreLogic risk scores as part of your insurance programs are increasingly important to you. Below is a map showing in which states residential and/or commercial state DOI filings referencing the CoreLogic Wildfire Risk Score have been submitted to the state DOI since 2015.



**For more information please call 888.929.4245
or email us at hazardrisk@corelogic.com.**



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
December 10, 2020**

Agenda Item H.4.

SERVICE PROVIDER SURVEY RESULTS

ACTION ITEM

ISSUE: NorCal Cities conducts an annual Service Provider Performance Survey for each of its primary service providers. The most recent survey results are attached for Board review.

The Survey responses were presented to the Executive Committee at their September meeting. The summary and comments were taken directly from the SurveyMonkey website.

One use of the annual survey is to provide direction regarding the upcoming expiration of service provider contracts. The only contract subject to expiration as of June 30, 2021, is the liability claims management contract with Sedgwick. An item addressing options for that service is presented next in the agenda to give the Board an opportunity to review the survey results prior to addressing that item. The two items are placed at the end of the agenda to allow Members to discuss without participation from the service providers if requested. A representative of Sedgwick will also be present to discuss any questions or concerns regarding the survey or contract.

RECOMMENDATION: Review and provide feedback and/or direction to address any concerns noted in the survey.

FISCAL IMPACT: None.

BACKGROUND: Member satisfaction surveys for service providers have traditionally been conducted every odd-numbered year to rate the overall value of NCCSIF programs and services. At the October 15, 2015 meeting the Board recommended annual Performance Evaluation Surveys for the primary service providers, Alliant Insurance Services, York Risk Services, and Bickmore (now both Sedgwick). Since that time annual surveys have been conducted through SurveyMonkey, with special focus initially on Workers' Compensation claims administration.

The survey has been broken in to sections in an effort to receive feedback from the person(s) most knowledgeable about specific services. The survey responses are also used to inform the Board regarding options for upcoming service provider contract renewals.

ATTACHMENT(S):

1. Workers' Compensation Claims Administrator Results
2. Liability Claims Administrator Results
3. Safety and Risk Control Services Results
4. Brokerage Risk Management and Program Administration Results

NCCSIF Workers' Compensation Claims Administrator 2020

Survey Results from 2020

Survey Results from 2018

Q1. Controls the claims management process well.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	55.56%	10
Good (Meets Expectations)	38.89%	7
Fair (Below Expectations)	0.00%	0
Poor (Does Not Meet Expectations)	5.56%	1
N/A (Don't have sufficient experience to evaluate)	0.00%	0

Response Percent	Response Count
57.14%	12
42.86%	9
0.00%	0
0.00%	0
0.00%	1

Answered 18

Answered 22

Comment (please provide specific example where appropriate)

2

Response Date	Comments
1 Aug 21 2020 09:58 PM	We have a great team and the regular communication is helpful.
2 Aug 10 2020 04:50 PM	Kara is always able to accomidate and help me with traking down information.

Q2. Have you had a claims review with Sedgwick in the past year?

Answer Choices	Response Percent	Response Count
Yes	55.56%	10
No	44.44%	8

Response Percent	Response Count
77.27%	17
22.73%	5

Answered 18

Answered 22

Comment (please provide specific example where appropriate)

3

Response Date	Comments
1 Aug 21 2020 09:58 PM	Our regular meetings are valuable. Not officially, but have requested to review claims as needed
2 Aug 20 2020 11:18 PM	I believe they have asked if I wanted on though.
Aug 20 2020 11:16 PM	

Q3. Are the reserves set on claims reasonable?

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	27.78%	5
Good (Meets Expectations)	72.22%	13
Fair (Below Expectations)	0.00%	0
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0

Response Percent	Response Count
20.00%	4
80.00%	16
0.00%	0
0.00%	0
0.00%	2

Answered 18

Answered 22

NCCSIF Workers' Compensation Claims Administrator 2020

Survey Results from 2020

Survey Results from 2018

Comment (please provide specific example where appropriate)

Response Date	Comments
1 Aug 21 2020 09:58 PM	They are mindful of potential

Q4. Submits timely written status reports.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	44.44%	8
Good (Meets Expectations)	50.00%	9
Fair (Below Expectations)	5.56%	1
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0

Response Percent	Response Count
57.14%	12
38.10%	8
4.76%	1
0.00%	0
0.00%	1

Answered 18

Answered 22

Comment (please provide specific example where appropriate)

Respondents

2

Response Date	Comments
1 Aug 21 2020 09:58 PM	They keep on top of the claims
2 Aug 10 2020 04:50 PM	We always get status reports emailed to us regularly and timely.

Q5. Recommendations concerning claims settlement or denial are clear and generally accepted.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	50.00%	9
Good (Meets Expectations)	44.44%	8
Fair (Below Expectations)	5.56%	1
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0

Response Percent	Response Count
52.38%	11
42.86%	9
4.76%	1
0.00%	0
0.00%	1

Answered 18

Answered 22

Comment (please provide specific example where appropriate)

1

Response Date	Comments
1 Aug 21 2020 09:58 PM	Their experience is helpful.

NCCSIF Workers' Compensation Claims Administrator 2020

Survey Results from 2020

Survey Results from 2018

Q6. Maintains good contact and keeps member apprised on all important matters.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	50.00%	9
Good (Meets Expectations)	38.89%	7
Fair (Below Expectations)	5.56%	1
Poor (Does Not Meet Expectations)	5.56%	1
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Answered		18

Response Percent	Response Count	
47.62%	10	
52.38%	11	
0.00%	0	
0.00%	0	
0.00%	1	
Answered		22

Comment (please provide specific example where appropriate)	Response Date	Comments
Respondents	1 Aug 21 2020 09:58 PM	Very responsive.
	2 Aug 10 2020 04:50 PM	Kara is always ready and available to take my calls and emails.

Q7. Provides high quality advice and assistance.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	72.22%	13
Good (Meets Expectations)	27.78%	5
Fair (Below Expectations)	0.00%	0
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Answered		18

Response Percent	Response Count	
61.90%	13	
33.33%	7	
4.76%	1	
0.00%	0	
0.00%	1	
Answered		22

Comment (please provide specific example where appropriate)	Response Date	Comments
	1 Aug 10 2020 04:50 PM	Kara is a great resource to me as I try to learn work comp in my new position.

Q8. Communicates well both orally and in writing.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	61.11%	11
Good (Meets Expectations)	27.78%	5
Fair (Below Expectations)	11.11%	2
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Answered		18

Response Percent	Response Count	
57.14%	12	
42.86%	9	
0.00%	0	
0.00%	0	
0.00%	1	
Answered		22

Comment (please provide specific example where appropriate)	Response Date	Comments

NCCSIF Workers' Compensation Claims Administrator 2020

Survey Results from 2020

Survey Results from 2018

1 Aug 21 2020 09:58 PM

Kara Kennedy is exceptional!
Kara has scheduled phone meetings to better explain processes of Work Comp.

2 Aug 10 2020 04:50 PM

Q9. Accomplishes goals and objectives and also provides additional value.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	55.56%	10
Good (Meets Expectations)	38.89%	7
Fair (Below Expectations)	5.56%	1
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Answered		18

Comment (please provide specific example where appropriate)

Respondents

1

Response Date

Aug 10 2020 04:50 PM

Comments

Kara is always keeping me in the loop with claims and we communicate well.

Response Percent	Response Count
42.86%	9
52.38%	11
4.76%	1
0.00%	0
0.00%	1
Answered	
22	

Q10. Provides feedback and suggestions for mitigating claims.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	55.56%	10
Good (Meets Expectations)	33.33%	6
Fair (Below Expectations)	11.11%	2
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Answered		18

Comment (please provide specific example where appropriate)

Response Date

1 Aug 10 2020 04:50 PM

Comments

Kara is a very useful resource when it comes to questions that come up for me in my new position.

Response Percent	Response Count
42.86%	9
47.62%	10
9.52%	2
0.00%	0
0.00%	1
Answered	
22	

Q11. Overall level of satisfaction.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	61.11%	11
Good (Meets Expectations)	33.33%	6
Fair (Below Expectations)	5.56%	1
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Answered		18

Response Percent	Response Count
52.38%	11
42.86%	9
4.76%	1
0.00%	0
0.00%	1
Answered	
22	

Survey Results from 2020

Survey Results from 2018

Q12. Who is your Workers' Compensation Claims Examiner?

Answered	Response Count	Response Count
<i>Response Date</i>	18	22
1 Sep 10 2020 04:44 PM	Alicia Veloz	
2 Sep 09 2020 06:12 PM	Catherine Clark	
3 Aug 31 2020 05:33 PM	Cristal Rhea	
4 Aug 28 2020 09:11 PM	Katherine Clark	
5 Aug 25 2020 03:59 PM	Dorienne Zumwalt	
	We have a team that includes Steven, Kara and Catherine. They are excellent.	
6 Aug 21 2020 09:58 PM	Alicia Veloz	
7 Aug 20 2020 11:18 PM	Jennifer Gorgen	
8 Aug 20 2020 11:16 PM	Alicia Veloz	
9 Aug 20 2020 11:03 PM	Catherine Clark	
10 Aug 20 2020 03:19 PM	Catherine Clark	
11 Aug 17 2020 11:59 PM	Kara Kennedy	
12 Aug 14 2020 05:39 AM	Kara Kennedy with Sedgwick	
13 Aug 10 2020 04:50 PM	Alicia Veloz	
14 Aug 06 2020 06:11 PM	NA	
15 Aug 06 2020 02:54 PM	Catherine Clark	
16 Aug 06 2020 02:40 PM	Catherine Clark, Claims Examiner II	
17 Aug 05 2020 11:07 PM	Catherine Clark	
18 Aug 05 2020 10:11 PM		

Q13. Please provide any comments on what Sedgwick is doing well and/or needs to improve on?

Answered	Response Count	Response Count
<i>Response Date</i>	18	22
	<i>Responses</i>	
1 Sep 10 2020 04:44 PM	Current Claims Examiner needs to return phone calls within a reasonable amount of time on a consistent basis.	
	Catherine's doing great! For claims that are on-going, I'd like to be kept in the loop. Is there a weekly or bi-weekly status report that maybe can be sent to me? Not to recreate but something already that exist with details of each claim?	
2 Sep 09 2020 06:12 PM		

NCCSIF Workers' Compensation Claims Administrator 2020

Survey Results from 2020

Survey Results from 2018

3 Aug 31 2020 05:33 PM	With their new system, providing accurate and timely payroll vouchers is non-existent.
4 Aug 28 2020 09:11 PM	N/A
5 Aug 25 2020 03:59 PM	All areas are above average. No one seems thrilled with the new system.
6 Aug 21 2020 09:58 PM	Overall good service. Thank you!
7 Aug 20 2020 11:18 PM	I think they are doing a good job. I have no complaints.
8 Aug 20 2020 11:16 PM	I find the quarterly claims reviews to be beneficial.
9 Aug 20 2020 11:03 PM	Yearly visit would be nice.
10 Aug 20 2020 03:19 PM	Communication on problems is appreciated early in the process.
11 Aug 17 2020 11:59 PM	Kara and Dori have always been there for us.
12 Aug 14 2020 05:39 AM	Kara is so helpful and understanding. She has been a great help to me and is always willing to walk me through questions and processes.
13 Aug 10 2020 04:50 PM	consistent communication
14 Aug 06 2020 06:11 PM	I am evaluating the Company. Not an individual
15 Aug 06 2020 02:54 PM	Would like to see an online WC 101/ review class.
16 Aug 06 2020 02:40 PM	Currently having problems accessing online your 5020 form with auto submittal.
17 Aug 05 2020 11:07 PM	We are happy with service..
18 Aug 05 2020 10:11 PM	

Q14. Would you like to speak to an Alliant Representative regarding the service you're receiving from Sedgwick?

Answer Choices	Response Percent	Response Count
Yes	0.00%	0
No	100.00%	18
Answered		18

Response Percent	Response Count
0.00%	0
100.00%	22
Answered	22

If yes, please contact Marcus Beverly via email at Marcus.Beverly@alliant.com or by phone at 916-643-2704.

NCCSIF LIABILITY Claims Administrator Survey 2020

Survey Results as of 2020

Survey Results as of 2015

Q1. Controls the claims management process well.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	33.33%	5
Good (Meets Expectations)	60.00%	9
Fair (Below Expectations)	6.67%	1
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)	0	0
Answered		15

Response Percent	Response Count
50.0%	5
40.0%	4
0.0%	0
10.0%	1
0.0%	0
Answered	10

Q2. Have you had a claims review with Sedgwick in the past year?

Answer Choices	Response Percent	Response Count
Yes	46.67%	7
No	53.33%	8
Other (please specify)	2	2
Answered		15

Response Percent	Response Count
50.0%	5
50.0%	5
0.0%	1
Answered	10

Comment	Response Date	Other (please specify)
	1 Aug 20 2020 11:19 PM	Have reviewed claims as needed But I believe they have asked if I wanted one.
	2 Aug 20 2020 11:17 PM	

Q3. Are the reserves set on claims reasonable?

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	20.00%	3
Good (Meets Expectations)	80.00%	12
Fair (Below Expectations)	0.00%	0
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)	0	0
Answered		15

Response Percent	Response Count
30.0%	3
70.0%	7
0.0%	0
0.0%	0
0.0%	0
0.0%	0
Answered	10

NCCSIF LIABILITY Claims Administrator Survey 2020

Survey Results as of 2020

Survey Results as of 2015

Q4. Submits timely written status reports.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	13.33%	2
Good (Meets Expectations)	80.00%	12
Fair (Below Expectations)	6.67%	1
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)		2

Response Percent	Response Count
30.0%	3
50.0%	5
10.0%	1
10.0%	1
0.0%	0
	1

Answered **15**

Answered **10**

Response Date	Other (please specify)
	I'm not sure if there's a weekly or monthly report I'm supposed to receive? I'd like confirmation of receipt of claims and status reports.
1 Sep 09 2020 06:13 PM	
	We only receive status reports from outside counsel, not Sedgwick
2 Aug 18 2020 12:03 AM	

Q5. Recommendations concerning claims settlement or denial are clear and generally accepted.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	40.00%	6
Good (Meets Expectations)	53.33%	8
Fair (Below Expectations)	0.00%	0
Poor (Does Not Meet Expectations)	6.67%	1
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)		1

Response Percent	Response Count
40.0%	4
60.0%	6
0.0%	0
0.0%	0
0.0%	0
	1

Answered **15**

Answered **10**

Respondents	Response Date	Other (please specify)
		Must prompt to have investigations completed
	1 Aug 18 2020 12:03 AM	

NCCSIF LIABILITY Claims Administrator Survey 2020

Survey Results as of 2020

Survey Results as of 2015

Q6. Maintains good contact and keeps member apprised on all important matters.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	20.00%	3
Good (Meets Expectations)	73.33%	11
Fair (Below Expectations)	6.67%	1
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)	0	0
Answered		15

Response Percent	Response Count
20.0%	2
70.0%	7
0.0%	0
10.0%	1
0.0%	0
Answered	
10	

Q7. Provides high quality advice and assistance.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	40.00%	6
Good (Meets Expectations)	53.33%	8
Fair (Below Expectations)	0.00%	0
Poor (Does Not Meet Expectations)	6.67%	1
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)	0	0
Answered		15

Response Percent	Response Count
50.0%	5
50.0%	5
0.0%	0
0.0%	0
0.0%	0
Answered	
10	

Q8. Communicates well both orally and in writing.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	40.00%	6
Good (Meets Expectations)	46.67%	7
Fair (Below Expectations)	13.33%	2
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)	0	0
Answered		15

Response Percent	Response Count
40.0%	4
60.0%	6
0.0%	0
0.0%	0
0.0%	0
Answered	
10	

NCCSIF LIABILITY Claims Administrator Survey 2020

Survey Results as of 2020

Survey Results as of 2015

Q9. Accomplishes goals and objectives and also provides additional value.

Answer Choices	Response Percent	Response Count	Response Percent	Response Count
Very Good (Above Expectations)	33.33%	5	40.0%	4
Good (Meets Expectations)	53.33%	8	40.0%	4
Fair (Below Expectations)	6.67%	1	10.0%	1
Well Below (Does Not Meet Expectations)	6.67%	1	10.0%	1
N/A (Don't have sufficient experience to evaluate)	0.00%	0	0.0%	0
Other (please specify)		0		1
Answered		15	Answered 10	

Q10. Provides feedback and suggestions for mitigating claims.

Answer Choices	Response Percent	Response Count	Response Percent	Response Count
Very Good (Above Expectations)	40.00%	6	50.0%	5
Good (Meets Expectations)	46.67%	7	50.0%	5
Fair (Below Expectations)	6.67%	1	0.0%	0
Poor (Does Not Meet Expectations)	6.67%	1	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0	0.0%	0
Other (please specify)		0		0
Answered		15	Answered 10	

Q11. Overall level of satisfaction.

Answer Choices	Response Percent	Response Count	Response Percent	Response Count
Very Good (Above Expectations)	26.67%	4	50.0%	5
Good (Meets Expectations)	66.67%	10	40.0%	4
Fair (Below Expectations)	0.00%	0	0.0%	0
Poor (Does Not Meet Expectations)	6.67%	1	10.0%	1
N/A (Don't have sufficient experience to evaluate)	0.00%	0	0.0%	0
Other (please specify)		0		0
Answered		15	Answered 10	

NCCSIF LIABILITY Claims Administrator Survey 2020

Survey Results as of 2020

Survey Results as of 2015

Q12. Comments on what doing well and/or provide suggestions for improvement:

Answered	6	Answered	1
Skipped	9	Skipped	9

Respondents	Response Date	Responses
	1 Aug 20 2020 11:05 PM	Beneficial claims reviews I wish when a Notice of Rejection needs to be sent on a Claim the adjuster would send me the letter like John Tucker did instead of me having to figure out what letter to use.
	2 Aug 20 2020 10:31 PM	use.
	3 Aug 18 2020 12:03 AM	Extremely disorganized.
	4 Aug 06 2020 06:12 PM	none Very happy with the level of service we receive.
	5 Aug 06 2020 02:56 PM	we receive.
	6 Aug 05 2020 10:12 PM	None

NCCSIF Safety and Risk Control Services Survey 2020

Survey Results as of 2020

Survey Results as of 2015

Q1. Sedgwick responsive to your needs and concerns, and responds promptly to inquiries and requests.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	68.75%	11
Good (Meets Expectations)	31.25%	5
Fair (Below Expectations)	0.00%	0
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)		0
Answered		16

Response Percent	Response Count
63.6%	7
36.4%	4
0.0%	0
0.0%	0
0.0%	0
Answered	
	11

Q2. Maintains good contact and keep member apprised on all important and pertinent risk management matters.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	62.50%	10
Good (Meets Expectations)	31.25%	5
Fair (Below Expectations)	6.25%	1
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)		0
Answered		16

Response Percent	Response Count
63.6%	7
36.4%	4
0.0%	0
0.0%	0
0.0%	0
Answered	
	10

Q3. Knowledgeable and experienced in handling member inquiries and requests.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	75.00%	12
Good (Meets Expectations)	25.00%	4
Fair (Below Expectations)	0.00%	0
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)		1
Answered		16

Response Percent	Response Count
72.7%	8
27.3%	3
0.0%	0
0.0%	0
0.0%	0
Answered	
	11

NCCSIF Safety and Risk Control Services Survey 2020

Survey Results as of 2020

Survey Results as of 2015

Respondents

Response Date

Other

Henri Castro is

1 Aug 21 2020 10:01 PM

exceptional.

Q4. Risk Assessments provided timely and provides sufficient information to support member cities in making informed decisions.

Answer Choices	Response Percent	Response Count	Response Percent	Response Count
Very Good (Above Expectations)	62.50%	10	45.5%	5
Good (Meets Expectations)	37.50%	6	54.5%	6
Fair (Below Expectations)	0.00%	0	0.0%	0
Poor (Does Not Meet Expectations)	0.00%	0	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0	0.0%	0
Other (please specify)		0		0
Answered		16	Answered	11

Q5. Do you use the Employee Safety Training Matrix?

Answer Choices	Response Percent	Response Count	Response Percent	Response Count
Yes	68.75%	11	90.9%	10
No	31.25%	5	9.1%	1
Other (please specify)		1		0
Answered		16	Answered	11

Respondents

Response Date

Other (please specify)

1 Aug 06 2020 02:44 PM

Public works

Q6. Do you use the Employee Risk Management Vendor Matrix?

Answer Choices	Response Percent	Response Count	Response Percent	Response Count
Yes	62.50%	10	90.9%	10
No	37.50%	6	9.1%	1
Other (please specify)		0		0
Answered		16	Answered	11

NCCSIF Safety and Risk Control Services Survey 2020

Survey Results as of 2020

Survey Results as of 2015

Q7. Accomplishes goals and objectives as well as provides additional value to the JPA.

Answer Choices	Response Percent	Response Count	Response Percent	Response Count
Very Good (Above Expectations)	68.75%	11	54.5%	6
Good (Meets Expectations)	31.25%	5	45.5%	5
Fair (Below Expectations)	0.00%	0	0.0%	0
Poor (Does Not Meet Expectations)	0.00%	0	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0	0.0%	0
Other (please specify)		0		0
		Answered	Answered	11
				16

Q8. Overall level of satisfaction.

Answer Choices	Response Percent	Response Count	Response Percent	Response Count
Very Good (Above Expectations)	62.50%	10	72.7%	8
Good (Meets Expectations)	37.50%	6	27.3%	3
Fair (Below Expectations)	0.00%	0	0.0%	0
Poor(Does Not Meet Expectations)	0.00%	0	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0	0.0%	0
Other (please specify)		0		0
		Answered	Answered	11
				16

NCCSIF Safety and Risk Control Services Survey 2020

Survey Results as of 2020

Survey Results as of 2015

Q9. Comments on what doing well and/or provide suggestions for improvement:

Answered	7	Answered	2
Skipped	9	Skipped	9

Respondents

Response Date	Responses
1 Sep 10 2020 04:46 PM	Dave Beal is doing an excellent job.
2 Aug 20 2020 11:21 PM	They are great, just wish I could clone myself and have more time to focus on this area.
3 Aug 20 2020 11:06 PM	Great expertise and advice
4 Aug 06 2020 06:13 PM	none
5 Aug 06 2020 02:57 PM	Very happy with the level of service. The working examples provided for policy are great.
6 Aug 06 2020 02:44 PM	great.
7 Aug 05 2020 10:13 PM	None

NCCSIF Brokerage Risk Management & Program Administration Survey 2020

Survey Results as of 2020

Survey Results as of 2015

Q1. Responds promptly to inquiries and requests.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	68.75%	11
Good (Meets Expectations)	31.25%	5
Fair (Below Expectations)	0.00%	0
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)	0	0
Answered		16

Response Percent	Response Count
46.2%	6
53.8%	7
0.0%	0
0.0%	0
0.0%	0
0	0
Answered	13

Q2. Maintains contact and keeps member apprised on all important and pertinent matters.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	68.75%	11
Good (Meets Expectations)	31.25%	5
Fair (Below Expectations)	0.00%	0
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)	0	0
Answered		16

Response Percent	Response Count
46.2%	6
53.8%	7
0.0%	0
0.0%	0
0.0%	0
0	0
Answered	13

Q3. Provides high quality advice and assistance.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	75.00%	12
Good (Meets Expectations)	25.00%	4
Fair (Below Expectations)	0.00%	0
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)	0	0

Response Percent	Response Count
38.5%	5
61.5%	8
0.0%	0
0.0%	0
0.0%	0
0	0

NCCSIF Brokerage Risk Management & Program Administration Survey 2020

Survey Results as of 2020

Survey Results as of 2015

Answered 16

Answered 13

Q4. Communicates well both orally and in writing.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	56.25%	9
Good (Meets Expectations)	43.75%	7
Fair (Below Expectations)	0.00%	0
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)		0
Answered		16

Response Percent	Response Count
46.2%	6
46.2%	6
7.7%	1
0.0%	0
0.0%	0
Answered	13

Q5. Handles all interactions in a professional manner.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	75.00%	12
Good (Meets Expectations)	25.00%	4
Fair (Below Expectations)	0.00%	0
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)		0
Answered		16

Response Percent	Response Count
61.5%	8
38.5%	5
0.0%	0
0.0%	0
0.0%	0
Answered	13

Q6. Accomplishes goals and objectives and also provides additional value.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	75.00%	12
Good (Meets Expectations)	25.00%	4
Fair (Below Expectations)	0.00%	0
Well Below (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)		0
Answered		16

Response Percent	Response Count
38.5%	5
53.8%	7
7.7%	1
0.0%	0
0.0%	0
Answered	13

Q7. Overall level of satisfaction.

Answer Choices	Response Percent	Response Count
Very Good (Above Expectations)	75.00%	12

Response Percent	Response Count
38.5%	5

NCCSIF Brokerage Risk Management & Program Administration Survey 2020

Survey Results as of 2020

Survey Results as of 2015

Good (Meets Expectations)	25.00%	4
Fair (Below Expectations)	0.00%	0
Poor (Does Not Meet Expectations)	0.00%	0
N/A (Don't have sufficient experience to evaluate)	0.00%	0
Other (please specify)		0
Answered		16

61.5%	8
0.0%	0
0.0%	0
0.0%	0
0.0%	0
Answered	
13	

Q8. Comments on what doing well and/or provide suggestions for improvement:

Answered	7
Skipped	9

Answered	0
Skipped	13

Respondents	Response Date	Responses
	1 Sep 10 2020 04:49 PM	Marcus, Mike, Ray, and Jenna are doing an excellent job administering our risk pool.
	2 Aug 31 2020 04:37 PM	It would be helpful to find a way to consolidate information requests. The insurance renewal information request process is very taxing. It would be nice if this could be streamlined.
	3 Aug 21 2020 10:02 PM	Thank you for all you do! Very good communication and response time when I've asked a question.
	4 Aug 20 2020 11:06 PM	
	5 Aug 06 2020 06:14 PM	none
	6 Aug 06 2020 02:58 PM	Very happy with level of service
	7 Aug 05 2020 10:14 PM	None



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
December 10, 2020**

Agenda Item H.5.

LIABILITY CLAIMS ADMINISTRATOR RENEWAL

ACTION ITEM

ISSUE: The current Liability Claims Administration contract with Sedgwick expires on June 30, 2021. The Board may provide direction on options for claims administration, including:

- Amending the current contract by extending its terms
- Negotiating a new contract
- Requesting interest/qualifications from other providers, or
- Seeking competitive bids

In addition to the survey results in the last item the Board may wish to seek input from the Executive Committee members who reviewed the result at their last meeting.

RECOMMENDATION: Provide direction regarding service options.

FISCAL IMPACT: None.

BACKGROUND: While NorCal Cities has remained with the same Third-Party Administrator (TPA) since its inception, that TPA has changed over the years due to a series of acquisitions. The pool began with Bragg and Associates, later acquired by York Risk Services, and Sedgwick purchased York in 2019. Sedgwick Claims Management is the largest TPA in the country.

ATTACHMENT(S): None



Agenda Item H.5.

STATE OF THE INSURANCE MARKET

INFORMATION ITEM

ISSUE: Members annually receive an update on the state of the general property and casualty insurance market and renewal marketing plan to gain an understanding of factors affecting them in the upcoming fiscal year program renewals.

RECOMMENDATION: The current plan for renewal of NCCSIF Programs is as follows:

Workers' Compensation: Renew coverage with PRISM (Formerly CSAC-EIA). Traditional Excess WC insurance carriers in California are still not competitive with the programs they offer. Early excess premium estimates are ranging from a 10% to 12.5% increase, in addition to an estimated 5% increase in payroll. For NCCSIF members expect a 5% to 10% increase on top of any payroll increase.

Liability: Continue participation in CJPRMA pending their Board's approval of the recommended funding plan. While currently in a negative net position, the group remains the best current option for coverage. The recommended funding formula will increase the excess premium by an estimated 43%, resulting in a 12.5% increase in NorCal funding. Members may expect an increase of 20-25% in their total premium, on top of any payroll changes.

Property: The APIP program re-evaluates carriers annually, with carriers being added or deleted depending on market conditions. Given the current hard market the property program will continue to provide members with the broadest coverage and the lowest cost. Early estimates indicate a 20-25% increase in addition to any insured value changes.

Crime: We have remained with the Alliant Crime Insurance Program (ACIP), which provides the broadest coverage at a competitive price.

FISCAL IMPACT: Unknown, with the following expected trends.

- **Workers' Compensation** - 5% to 10% increase
- **Liability** - 20% to 25% increase
- **Property** - 20% to 25% increase
- **Crime** – 5% increase, depends on number of employees

BACKGROUND: The market update and renewal marketing plan is provided to keep members apprised of the current market conditions with each group purchase program as well as commercial insurance options.

ATTACHMENT(S): State of the Market 2021



State of the Public Entity Insurance Market & Emerging Risks

November 2020

Presented by:

Conor Boughey

(THIS INFORMATION HAS BEEN CONSOLIDATED FROM VARIOUS INDUSTRY SOURCES)



**Presentation
Overview**

- **Highlights**
- **Property/Casualty Industry
Performance**
- **The New Reality – Evolving Risks**
- **Toward the Future**



Highlights

Global insured property losses from disasters were USD 31 billion in the first half of 2020, up from USD 23 billion a year earlier, according to Swiss Re. Severe convective storms in North America accounted for insured losses of over USD 21 billion.

U.S. Wildfires, Storms, Civil Disorders and 'Social Inflation' have created intense pressure on insurers in North America, causing insured losses in the billions, and while COVID -19 has of course added new types of losses to the mix, more so, it has created additional uncertainty which is adding to an already difficult insurance marketplace.

Social inflation, years of high losses, aggressive litigation trends, and adverse results are driving the higher prices and tighter capacity in the excess casualty insurance space.

Source: A.M. Best, ISO, Verisk, Property Casualty Insurers Association of America (PCI)

Key Industry Metrics



- Insurers' **combined ratio** pre-COVID at 99.1% for 1st Qtr 2020, up slightly from 2019 of 98.9%.
- **Policyholder surplus** dropped by \$75.9 billion in the first quarter of 2020 - its largest-ever quarterly decline. The surplus fell to \$771.9 billion as of March 31, 2020, from the record-high \$847.8 billion at the end of 2019.
- Private U.S. property/casualty insurers' **net income after taxes** \$17.9B, essentially unchanged from 1st Qtr 2019.
- Signs point to a healthy, yet unsettled, insurance market, due to the unknowns of **COVID-19, weather extremes**, sea level rise, **wildfires**, catastrophic losses, **social inflation** and **investment earnings**. All remain areas of **concern for insurers**.

Source: A.M. Best, ISO, Verisk, Property Casualty Insurers Association of America (PCI)

4





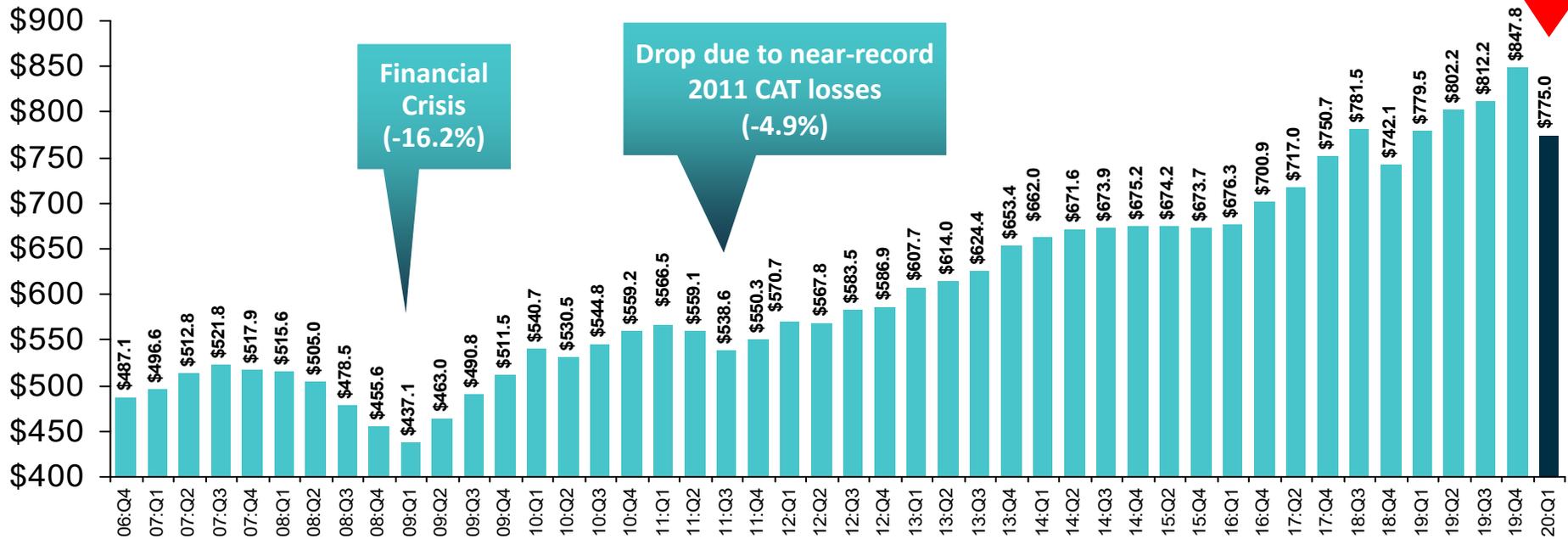
Property/Casualty Industry Performance

5



Policyholder Surplus (Capacity), 2006:Q4–2020:Q1E

(\$ Billions)



The P/C insurance industry entered the COVID-19 pandemic from a position strength and can easily withstand the estimated ~9.1% surplus decline

Financial Crisis (-16.2%)

Drop due to near-record 2011 CAT losses (-4.9%)

Policyholder Surplus is the industry's financial cushion against large insured events, periods of economic stress and financial market volatility. It is also a source of capital to underwrite new risks.

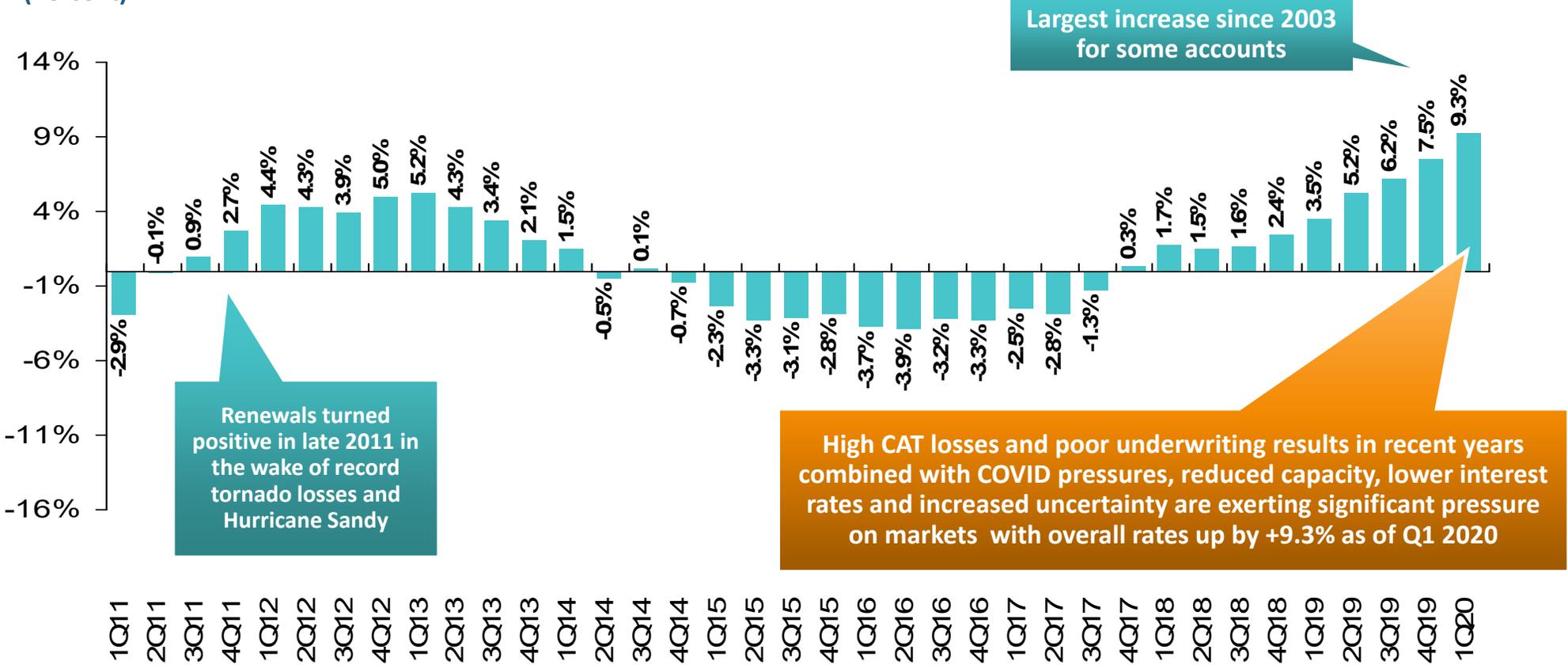
2010:Q1 data includes \$22.5B of paid-in capital from a holding company parent for one insurer's investment in a non-insurance business.

Sources: ISO, A.M. Best; 2020E from Risk and Uncertainty Management Center, University of South Carolina.



CIAB: Average Commercial Rate Change, All Lines, 2011:Q1–2020:Q1*

(Percent)



*Latest available.

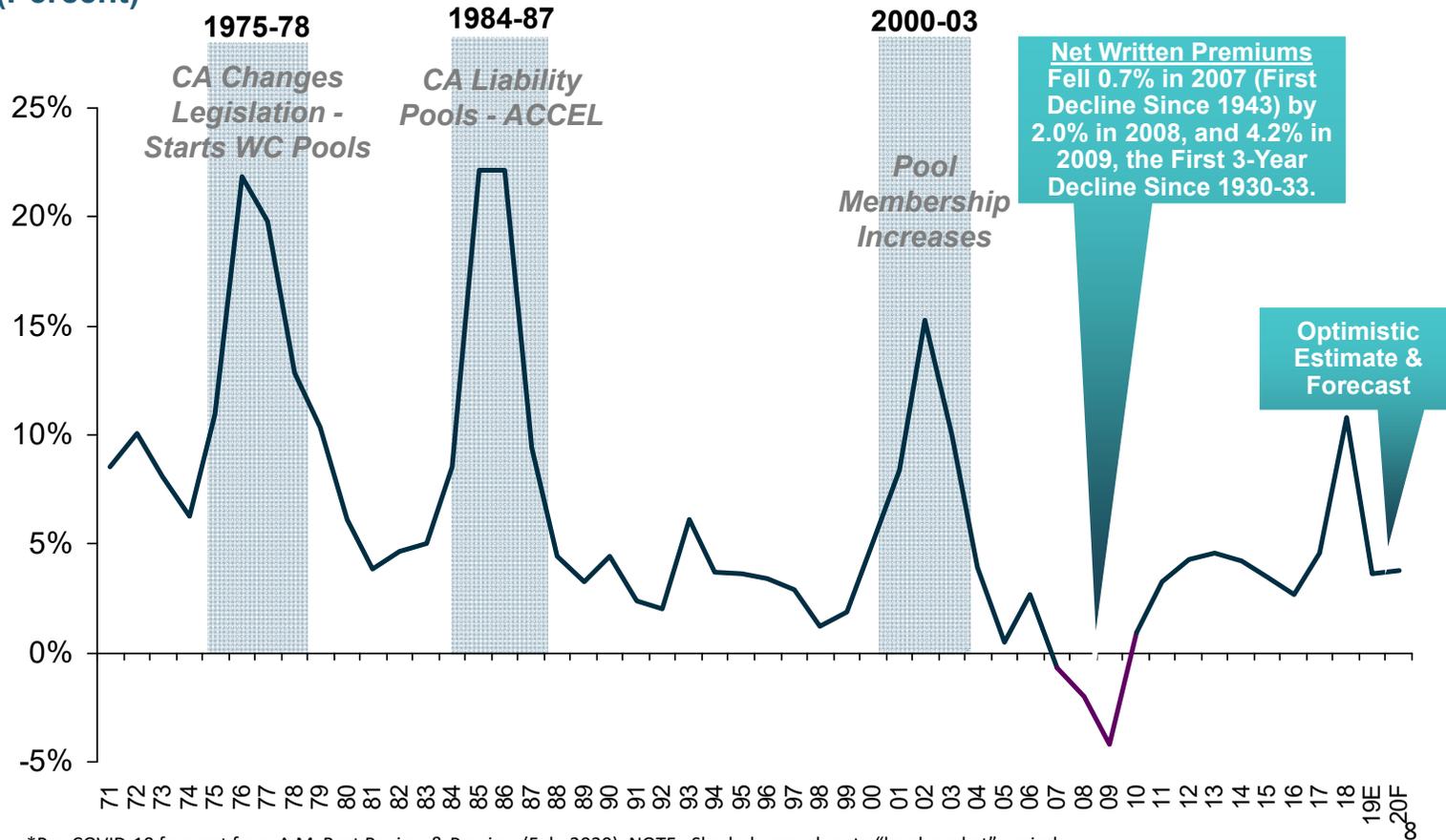
Note: CIAB data cited here are based on a survey. Rate changes earned by individual insurers can and do vary, potentially substantially.
 Source: Council of Insurance Agents & Brokers; Center for Risk and Uncertainty Management, Univ. of South Carolina.



History of Pooling Compared to Net Written Premium

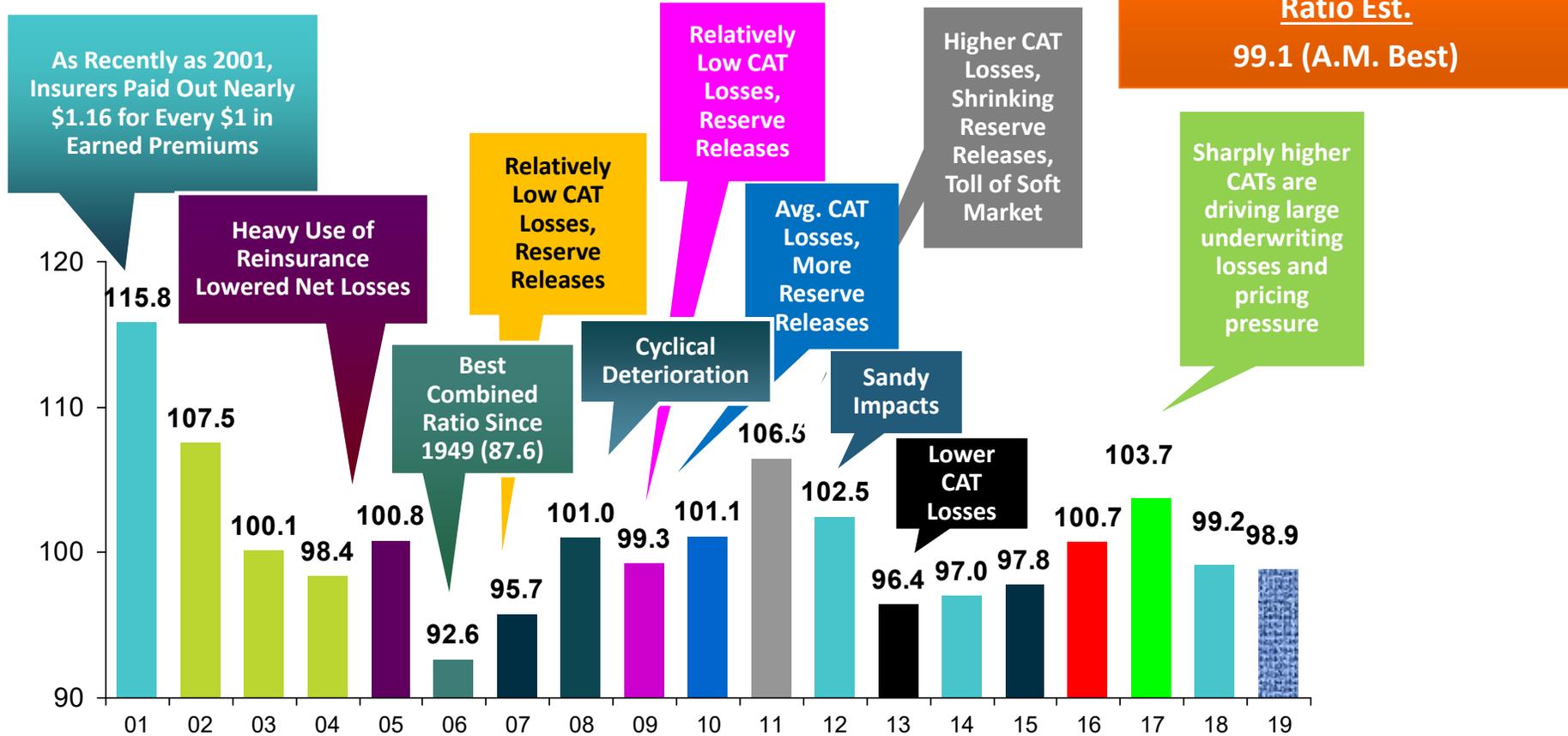


(Percent)



*Pre-COVID-19 forecast from A.M. Best Review & Preview (Feb. 2020). NOTE: Shaded areas denote "hard market" periods
 Sources: A.M. Best (1971-2013, 2020F), ISO (2014-19); Risk & Uncertainty Management Center, Univ. of South Carolina

P/C Insurance Industry Combined Ratio, 2001–2019E*



* Excludes Mortgage & Financial Guaranty insurers 2008--2014.
Sources: A.M. Best, ISO (2014-2019).



Viral Outbreaks Are Not An Insurable Risk

Economic Losses from Pandemics

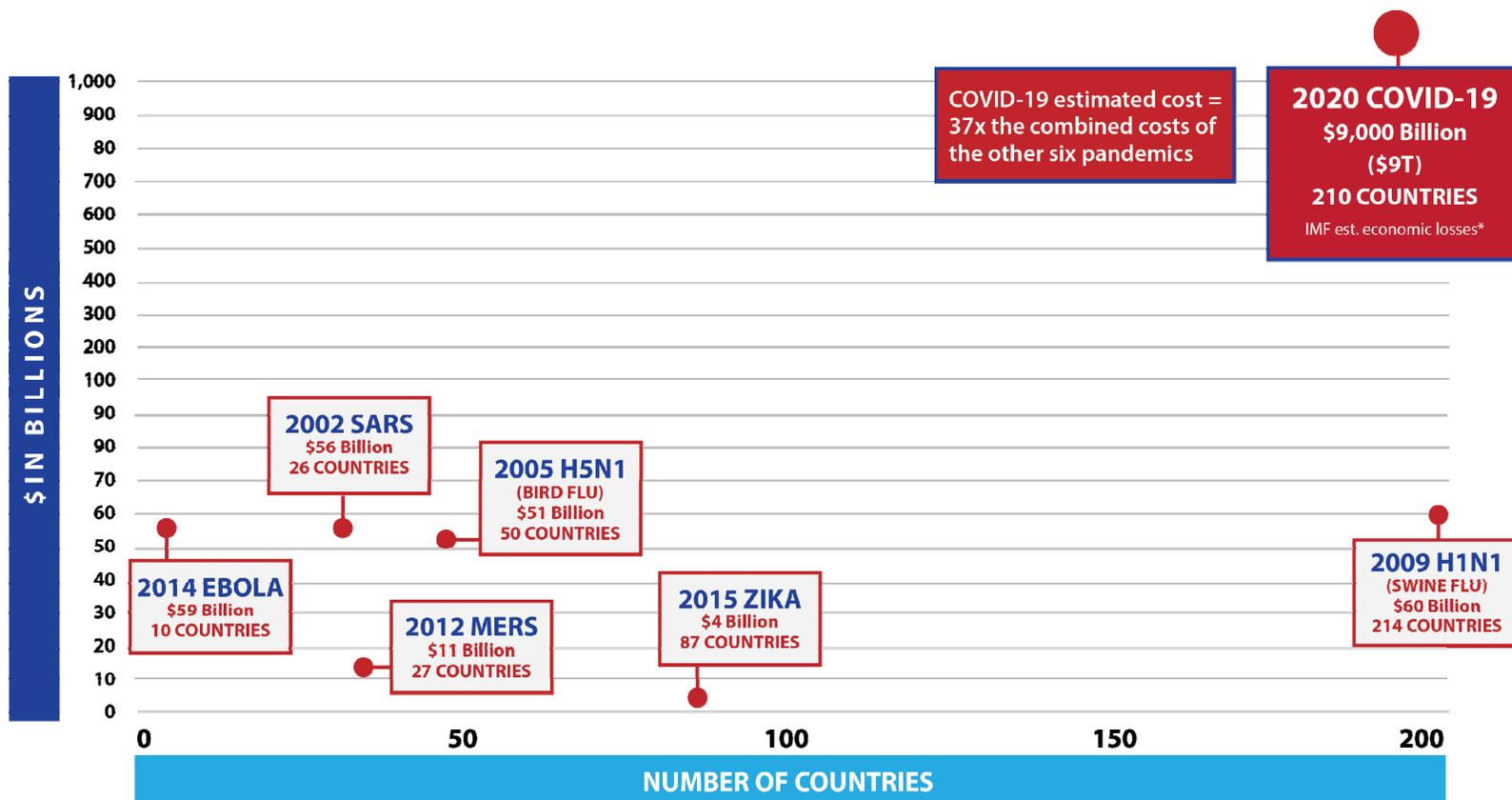
Pandemics are frequent, severe, and widespread (7 pandemics with multi-billion\$ economic losses in just the last 18 years)

For Reference

2005 Katrina
\$58 Billion

2001 9/11
\$48 Billion

(insured losses)



*Sources: APCA using published reports, including IMF, World Bank, Learnbonds.com; APCA adjustment to 2020 USD



Take Aways

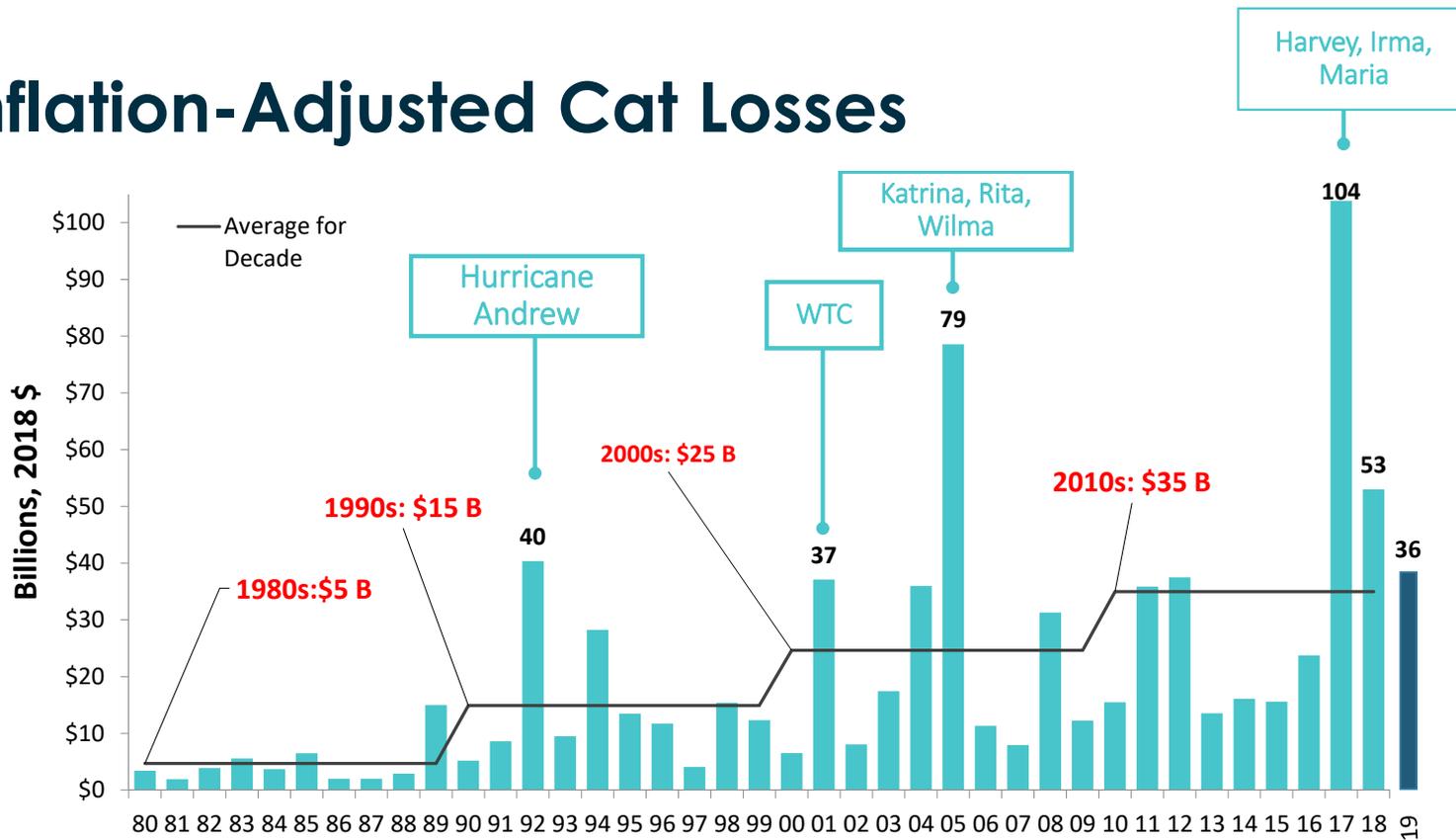
- Policyholder surplus deteriorated, but remains strong.
- COVID-19 impacts are not fully developed, but clearly adversely impact society, financial institutions and insurance markets.
- ***Due to market pressures and underwriting concerns, pricing continues to increase in most areas.***
- California has unique challenges, underwriting scrutiny due to continued loss development.





Impact of Natural Catastrophes

U.S. Inflation-Adjusted Cat Losses



2018 – Third worst year for U.S. Insured Catastrophe Losses. Average Insured Loss per Year for 1980-2019 is \$19.8 B.

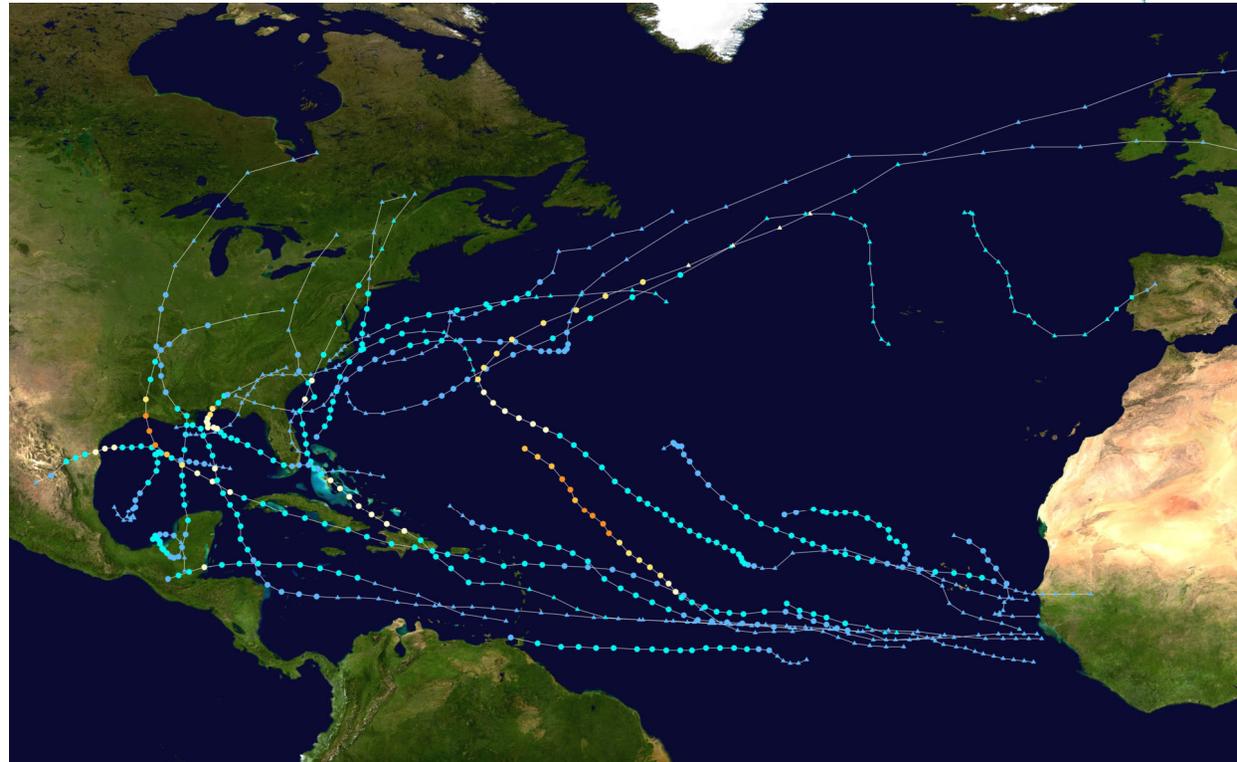
Sources: Property Claims Service, a Verisk Analytics business; Insurance Information Institute.



2020 Hurricane Season

So far, it has featured a total of 24 tropical or subtropical cyclones, 23 named storms, eight hurricanes, and two major hurricanes.

With 30 named storms, it is the most active Atlantic hurricane season on record, followed by 2005 Atlantic hurricane season (28).

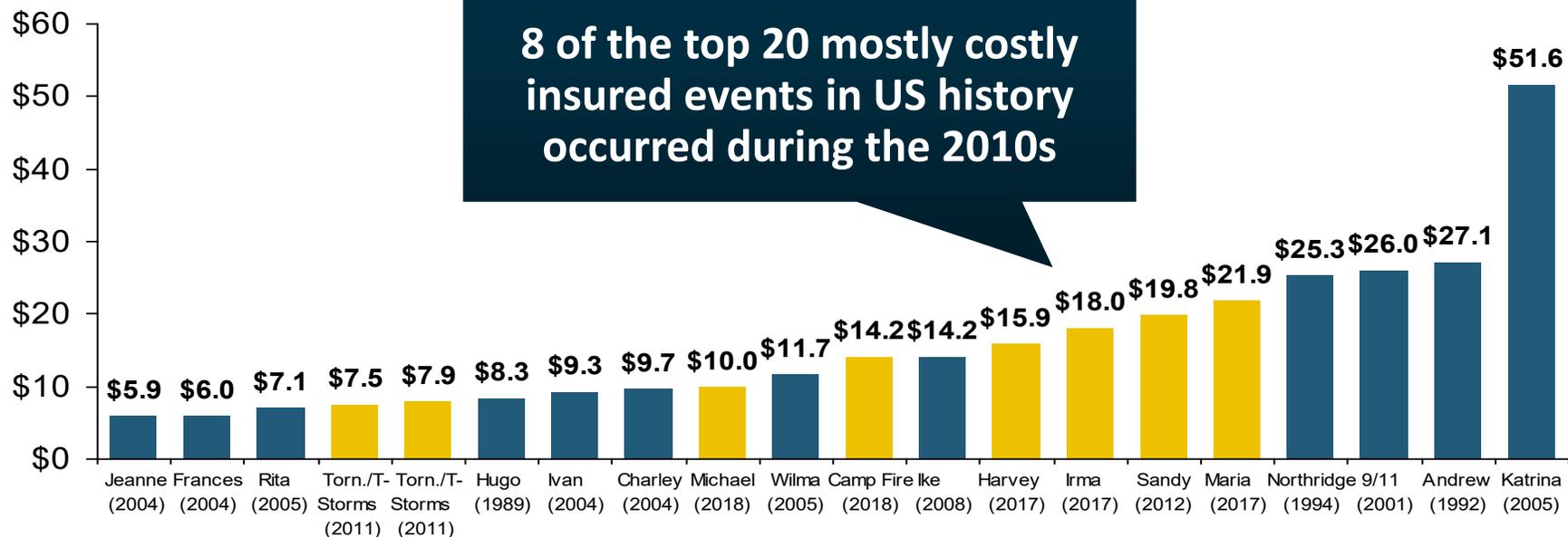


Top 20 Most Costly Disasters in U.S. History—Katrina Still Ranks #1

(Insured Losses, 2017 Dollars, \$ Billions)*

COVID-19 insured property losses remain highly uncertain, but could easily make the top 10

8 of the top 20 most costly insured events in US history occurred during the 2010s

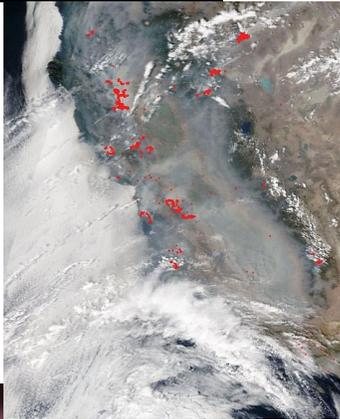


17 of the 20 Most Expensive Insurance Events in US History Have Occurred Since 2004

*Estimated.
Sources: PCS, RMS, Karen Clark & Co; USC Center for Risk and Uncertainty Management adjustments to 2017 dollars using the CPI.



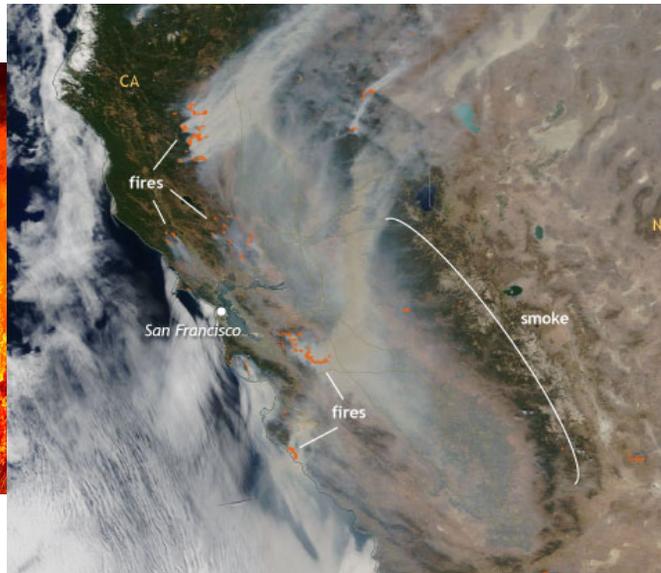
Connective Storms



Commonly known as *thunderstorms*, intense heating causes a parcel of moist air to rise from the earth's surface into upper levels of the atmosphere, causing weather hazards such as **lightning, heavy rain, hail, flash flooding and tornadoes.**

This past August, lightning strikes (12,000) from storms like these sparked hundreds of wildfires in California.

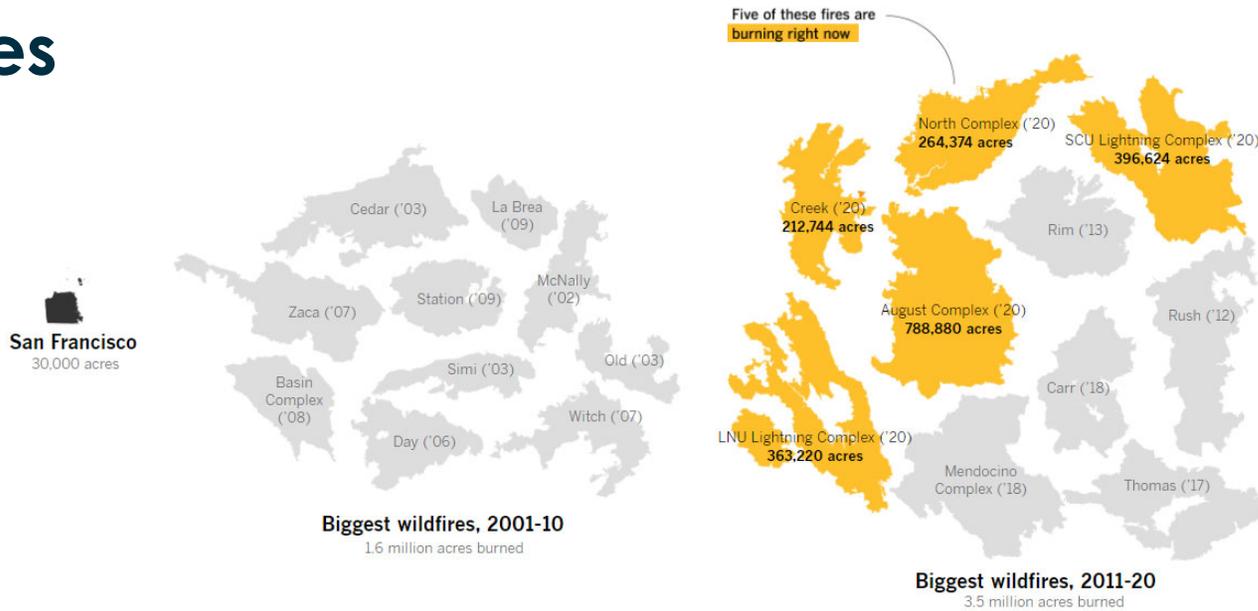
Wildfires



On average, more than 100,000 wildfires, also called wildland fires or forest fires, clear 4 million to 5 million acres (1.6 million to 2 million hectares) of land in the U.S. every year. In recent years, wildfires have burned up to 9 million acres (3.6 million hectares) of land.

2020 Aggregated data is still being processed, and fire season is not completed, but will be one of the worst all time, and continue a very troubling trend.

Wildfires



Record-breaking wildfires are occurring more often. Eight of the 10 largest fires in California history have burned in the past decade. On Sept. 9, the massive August Complex became the largest fire in the state's history.

Taken together, they dwarf the 10 biggest fires from the decade before.

Source: Los Angeles Times

Earthquakes



Not to be overlooked, Earthquakes are inevitable and can happen at any time.

Economic impacts of an earthquake can be devastating on first party property, and expected business revenues.



How Parametric Products Benefit Catastrophe-Driven Risk Transfer

PARAMETRIC INSURANCE



INDEMNITY-BASED INSURANCE



Courtesy of the Alternative Risk group at AmWINS.



Take Aways

- Are your emergency response plans in place for wildfire, earthquake and flooding?
- Does your entity have the financial wherewithal to rebuild?
- COVID-19 continues to impact all sectors, and economic impacts will continue to build.
- California's exposure to large property losses from wildfire has upended the property market. Fires continue to increase in size and frequency.



The New Normal

22

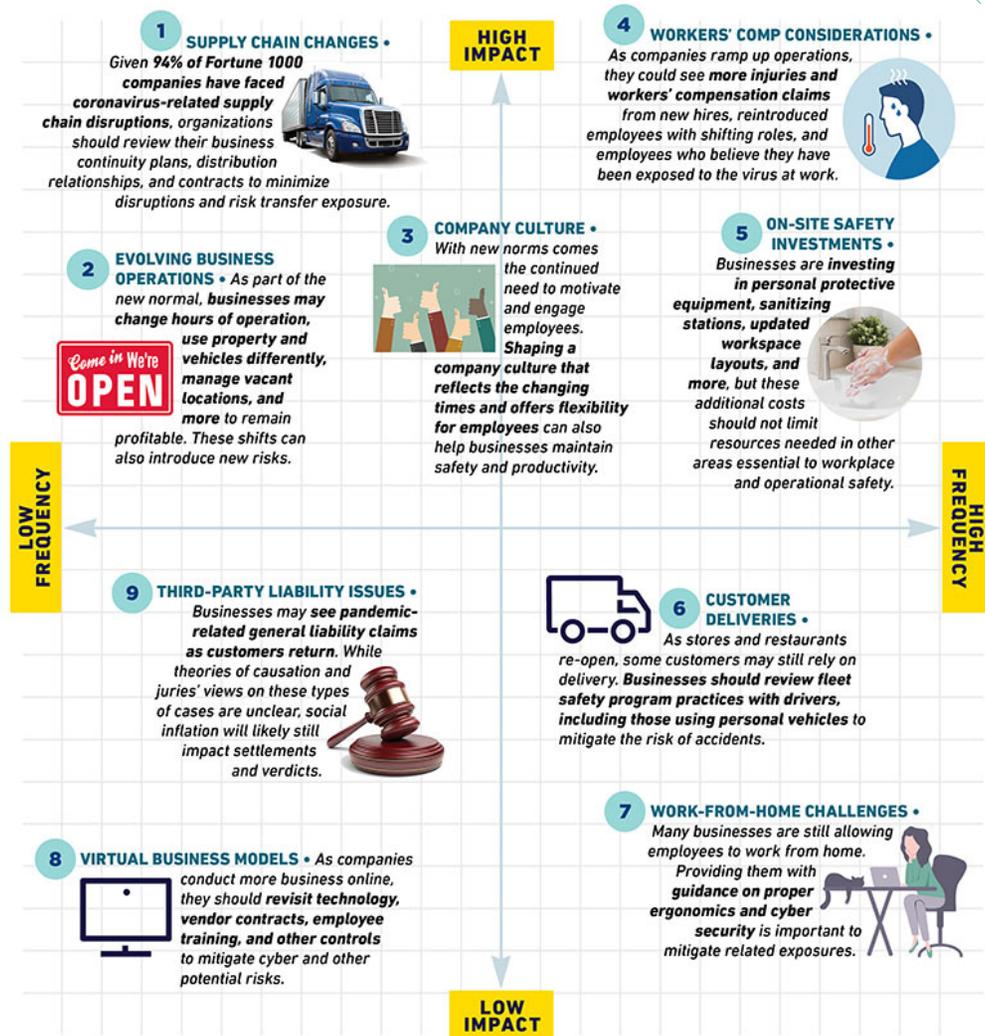




We are in unprecedented times.....

- We are in the midst of a pandemic that turned our lives upside down;
- Public trust has eroded;
- Community trust in Law Enforcement at historic lows;
- Social Injustice has caused much angst among citizens and brought about protests pitting groups against each other;

The New Normal Risk Matrix featuring 9 ways businesses could change as a result of COVID-19



Note: The Risk Matrix is produced by the Risk and Insurance® editorial team. Liberty Mutual Insurance is the presenting sponsor and has no responsibility for the content.

10 Critical Risks Shaping The Liability Landscape Today



Note: The Risk Matrix is produced by the Risk and Insurance® editorial team. Liberty Mutual Insurance is the presenting sponsor and has no responsibility for the content.

Large Public Entity Verdicts/Settlements

Loss Year	Description	Total Paid
2018	Sexual Abuse (Class Action)	\$500,000,000
2017	Sexual Abuse (Class Action)	\$215,000,000
2015	Methane Gas Leak	\$120,000,000
2015	Bus Shelter Collapse (Single Plaintiff)	\$115,000,000
2014	Child Abuse/Foster Care	\$113,400,000
2011	Police Shooting/Wrongful Death	\$97,000,000
2014	Dangerous Condition/Landslide	\$71,500,000
2016	Vehicle Accident/Fire Ambulance	\$65,750,000
2016	Wrongful Death	\$60,000,000
2015	Strip Search (Class Action)	\$53,000,000
2012	Dangerous Condition/Bridge Fire	\$50,000,000
2017	Vehicle Accident/Motorcycle vs Auto	\$46,000,000
2015	Vehicle Accident/Sherriff Vehicle	\$42,000,000
2011	Wrongful Conviction	\$40,000,000
2014	Dangerous Condition/Vehicle Accident	\$32,500,000
2015	Sexual Abuse	\$31,000,000
2016	Dangerous Condition/Vehicle Accident	\$30,000,000

The Ransomware Epidemic

Ransomware surged in 2019, and there is no foreseeable slowdown. All industry segments were impacted. Manufacturing and professional services were particularly hard hit, followed closely by healthcare, education, and **government entities**.

\$18.8 million Largest ransom demand in 2019

\$5.6 million Largest ransom paid in 2019 (2018 largest was \$250,000)

\$302,539 Average ransom payment amount (2018 average was \$28,920)



encryption key received after payment made



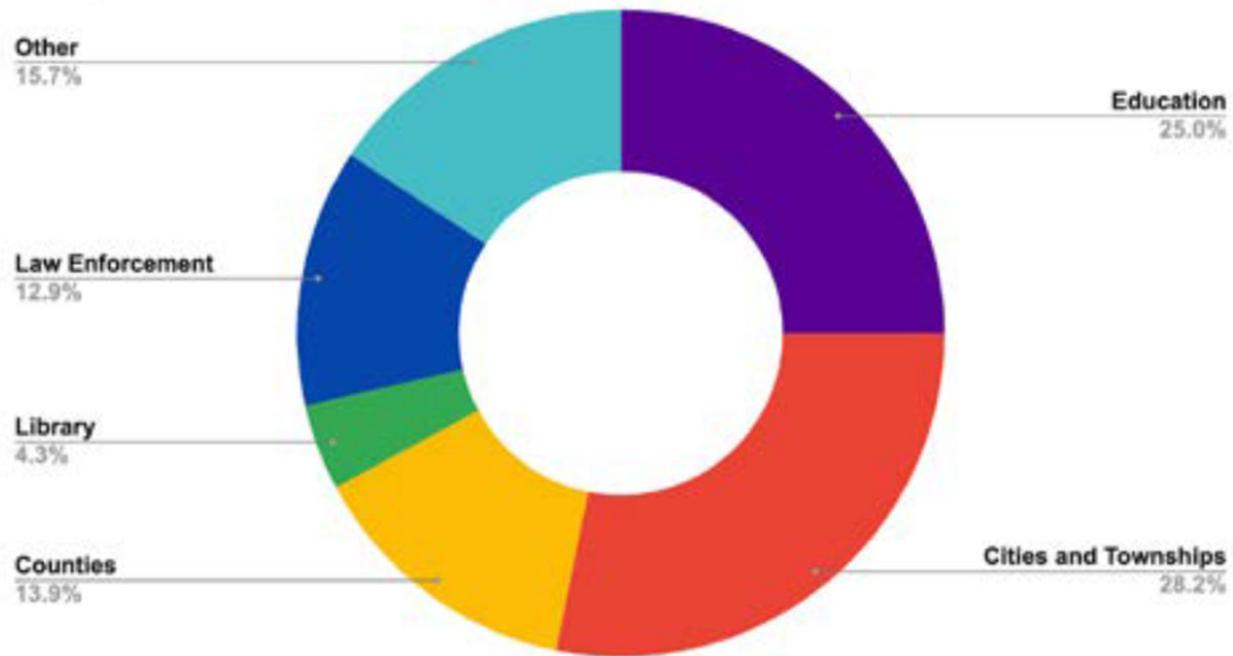
payment made by third party for the affected organization

73% of the time organization restored from backup or managed without paying ransom

6% of incidents involved unauthorized access or acquisition of data resulting in notification to individuals

Cyber Attacks on Municipalities

Target Area of Attacks



Evolving: e-Crime – Fraudulent Instruction



Crime coverage can be extended to cover Wire Transfer Fraud, which is:

- A fraudulent transfer, not authorized by the entity

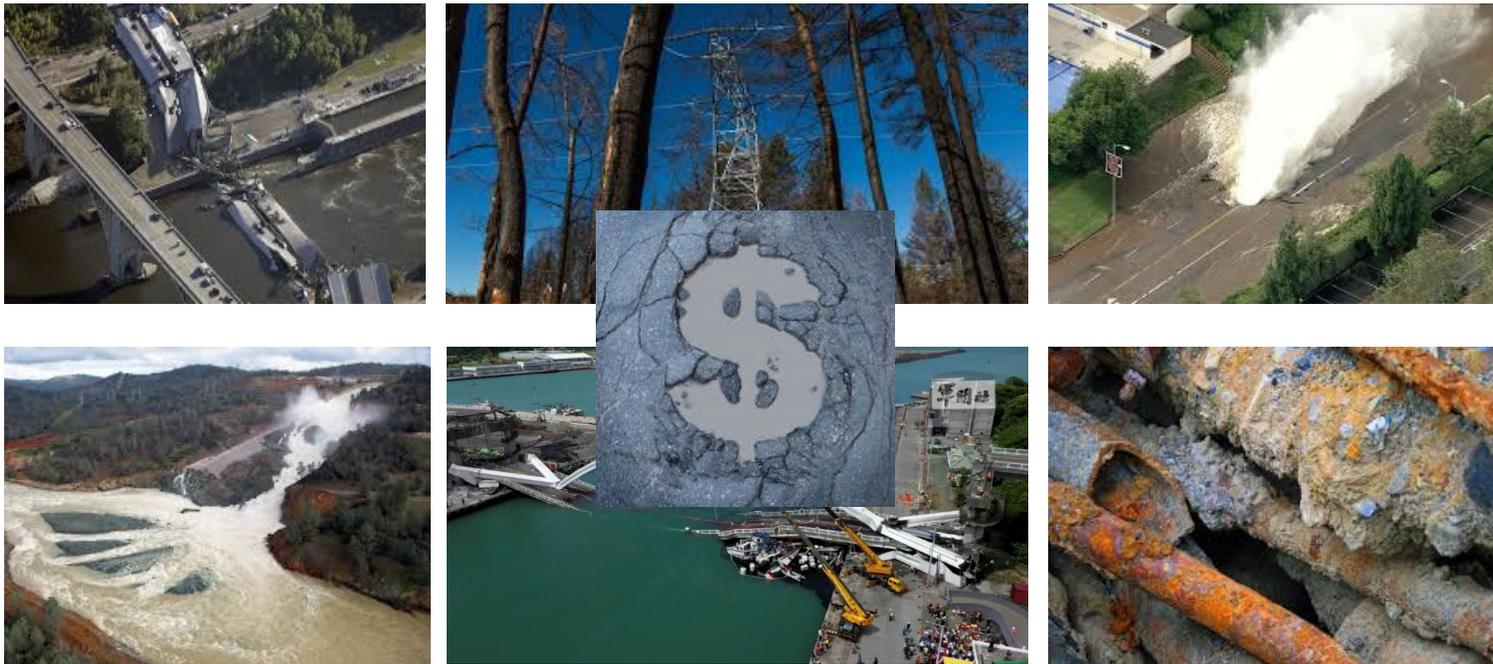
However, Fraudulent Instruction is different, it is:

- Your employee, in good faith, accidentally authorized a transfer as a result of fraudulent instruction
- This coverage carries a higher retention (\$25k min) and lower limit (\$250,000 typically)
- There is a substantial additional premium to add this coverage, with a supplemental application
Fraudulent Instruction, to the insurance industry, is an "Internal Controls" issue, and applications will focus on safety checks, confirmations, authority levels, etc.
- Cyber policies also cover Impersonation Fraud

Social Unrest – Critical Focus on Law Enforcement



Aging Infrastructure



The image shows three white darts on a target board. The darts are positioned in the center of the target, with their tips pointing towards the center. The target board has concentric circles. The text 'Take Aways' is overlaid on the image.

Take Aways

- Challenges and uncertainties resulting from the ongoing COVID-19 pandemic.
- Is your entity prepared for further financial insecurity?
- Cyber Security: "Not if, but When" your entity will suffer a data breach. Are you prepared?
- Are law enforcement tactics evolving to meet this moment?



Toward the Future



Looking Ahead – The Market

Liability Market:

- Increasing reserves for Law Enforcement Liability claims.
- SAM claims continue to come forward, high values and potential coverage issues (occurrences, date of loss, coverage exclusions/caps) – increasing area of underwriting for entities Policies and Procedures.
- Continued market hardening expected.

Workers Compensation Market:

- Treatment of COVID-19 claims could still impact market significantly.
- Unlike other core coverage lines, WC remains relatively stable.

Property Market:

- Increased scrutiny of client data (SOV, loss runs, COPE, etc.).
- Increased retentions and caps on certain types of exposure (wildfire).
- Decreased limits provided by single carriers.
- Premium increases expected.



Parting Thoughts

We're ready to end 2020, are you?

- Expect upward pressure on Liability & Property rates.
- Public agencies that are continuing to see high verdicts and liability settlements will continue to see increases and the marketplace for coverage will continue to retract.
- Dramatic price increases and reductions in coverage can be expected for Sexual Abuse and Molestation.
- Social Unrest focused on Public Entity infrastructure (City Hall, Police Station, etc.) could dramatically change market if several large urban losses are recorded.



Thank you!

Please contact us if you would like a copy of this presentation.

September 2020



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Board of Directors Meeting
December 10, 2020**

Agenda Item I.

INFORMATION ITEMS

ISSUE: The following items are being presented as information for NCCSIF members.

RECOMMENDATION: None. This item is offered as information only.

FISCAL IMPACT: None.

BACKGROUND: None

ATTACHMENT(S):

1. Glossary of Terms
2. NCCSIF Organizational Chart
3. NCCSIF 2020-21 Meeting Calendar
4. NCCSIF Resource Contact Guide
5. Sedgwick WC and Liability Contacts

GLOSSARY OF TERMS

Term	Definition
4850	Labor Code Section 4850 provide a special benefit for certain public employees who are essentially in safety and law enforcement positions.
AB 1234	Ethics Education for Local Officials
AB 1825	Harassment Prevention Training for Supervisors
Active Negligence	The party that was negligent took an active part in doing whatever caused the damage. For example, a city digging a hole and someone falls in
ACV (Actual Cash Value)	The amount equal to the replacement cost minus depreciation of a damaged or stolen property at the time of the loss. It is the actual value for which the property could be sold, which is always less than what it would cost to replace it.
Adhesion	When one party has greater power over the other party in drafting the contract (i.e. the provisions of the contract are prepared by one party --the insurer. The other party the insured does not take part in the preparation of the contract).
ATD (Aerosol Transmissible Diseases)	An epidemiologically significant disease that is transmitted via droplet or airborne route.
Aggregate	The term used to describe the cumulative amount of all losses for a period of time.
Aggregate Stop Loss	A financial arrangement with a JPA's excess carrier that caps the aggregate to a predetermined limit at which point the excess carrier would "drop down" and pay losses within the JPIA's SIR, or pooled layer.
AME (Agreed Upon Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam. An AME is selected (or agreed upon) by two parties in order to help resolve a dispute about a WC claim.
Aleatory	An insurance contract is aleatory meaning it is contingent on an uncertain event (a loss) that provides for unequal transfer of value between the parties.
ACIP (Alliant Crime Insurance Program)	Program offered by Alliant that created to bring the advantages of group purchase to public entities seeking very broad coverage for illegal acts committed by their employees while on the job.
APIP (Alliant Property Insurance Program)	The largest single property insurance placement in the world. Formed by Alliant Insurance Services in 1993 to meet the unique property insurance needs faced by public entities.
ADA (American Disability Act)	A federal law that prohibits discrimination against people with disabilities in employment, transportation, public accommodation, communications, and governmental activities. The ADA also establishes requirements for telecommunications relay services. For the U.S. Equal Employment Opportunity Commission office (EEOC office) in your area, call 1-800-669- 4000 or 1-800-669-6820 (TTY).
Assessment company	Providing primarily fire and windstorm insurance for small towns and farmers (charge members a pro rata share of losses at the end of each policy period)
AIS (Associate in Insurance Services)	Professional designation awarded by the Insurance Institute of America (IIA) upon successful completion of four national exams, one specifically designed for this program and the three examinations in the IIA Program in General Insurance.
AGRIP (Association of Governmental Risk Pools)	A national organization of JPA's and public agency insurance pools. Formed for educational, information gathering and political lobbying purposes. Affiliated with PRIMA

GLOSSARY OF TERMS

ALCM (Associate in Loss Control Management)	A professional designation earned after the successful completion of five national examinations given by the Insurance Institute of America (IIA).
ARM (Associate in Risk Management)	A nationally recognized educational program for dedicated risk management professionals, developed by the Insurance Institute of America.
Attachment Point	The dollar amount of a loss where the next layer of insurance begins to pay for the loss.
Automobile Liability	Designed to afford bodily injury and property damage liability coverage associated with owned, non-owned and hired vehicles. May include medical payments, uninsured/underinsured motorists' liability coverages.
Automobile Physical Damage	Usually a first party coverage; however, some entities have "Bailment" or "care, custody and control" liability exposures such as garages, maintenance facilities that service vehicles of others, and parking lots
Best's Rating	A rating system that indicates the operating and financial condition of insurance companies. Information is developed and published annually by the A. M. Best company. Generally one looks for a company with a rating of A VII or better.
BOD/BD (Board of Directors)	Body of elected or appointed members who jointly oversee the activities of a company or organization.
BI (Business Interruption)	A form of insurance coverage that replaces business income lost as a result of an event that interrupts the operations of the business, such as fire or a natural disaster.
CAJPA (California Association of Joint Powers Authorities)	Performs regulatory and legislative lobbying as well as accreditation of Joint Powers Authorities to promote the financial stability of JPAs.
CIPRA (California Institute for Public Risk Analysis)	Organized to develop, analyze and disseminate information on risk management in California's public sector, especially self-insured entities and Joint Powers Authorities
CJPRMA (California Joint Powers Risk Management Authority)	CJPRMA provides the excess coverage to NCCSIF's Liability Program
CSAC (California State Association of Governments)	CSAC is a lobbying, advocacy and service organization representing the state's 58 counties at the state and federal level. Areas of focus include the state budget, health-care reform, corrections reform, transportation funding, water and climate change
CSAC-EIA (California State Association of Governments - Excess Insurance Authority)	CSAC-EIA is a member directed insurance risk sharing pool. The EIA has developed effective risk management solutions to help California public entities proactively control losses and prepare for different exposures. CSAC-EIA provides excess coverage to NCCSIF's workers' compensation pool.
CalTIP (California Transit Insurance Pool)	In 1986 the California Transit Association formed an insurance committee and authorized the preparation of a study of alternative methods of providing liability insurance coverage and began providing liability coverage in 1987.
Catastrophic Loss Reserve	A separate JPIA reserve account designated to pay losses without additional premium assessments to members.
CIC (Certified Insurance Counselor)	An insurance agent professional certification designation

GLOSSARY OF TERMS

CIH (Certified Industrial Hygienist)	CIH is a professional whose job it is to protect the health of workers and the general public. A CIH is educated, trained and certified to recognize health hazards, test the environment for those hazards and determine when they pose a risk to those who might be exposed to them.
CPCU (Chartered Property Casualty Underwriter)	CPCU is a professional designation in property-casualty insurance and risk management
Claim	A demand of a right. In general a demand for compensatory damages, resulting from the actions of another.
Claims Made	A provision of an insurance policy that requires it to pay only for claims presented during the policy period with no regard for when the action causing the claim took place. Typically, a claims-made form also includes a retroactive date setting the earliest date for which a covered occurrence can happen. (Also see "Occurrence")
C&R (Compromise and Release)	A type of settlement in which you receive a lump sum payment and become responsible for paying for your future medical care. A settlement like this must be approved by a workers' compensation judge.
Conditional	An insurance policy includes a number of conditions that both the insured and the insurer must comply with. (i.e. a covered loss occurs, the insured must notify the insurer about the loss and the insurer must use the valuation methods specified in the policy to settle the loss- thus the contract is conditional)
Conditions	Describe the responsibilities and the obligations of both the insured and the insurance company.
CL (Confidence Level)	An estimated probability that a given level of funding will be sufficient to pay actual claim costs. The higher a CL the greater the certainty the actuary has that losses will not exceed the dollar value used to attain the CL.
Contract	A legal agreement between two competent parties that promises a certain performance in exchange for a certain consideration.
Contract of Utmost Good Faith	As the insurance company relies on the truthfulness and integrity of the applicant when issuing a policy. In return, the insured relies on the company's promise and ability to provide coverage and pay claims.
CSP (Certified Safety Professional)	CSP's are qualified persons that are competent and trained to detect and appraise hazardous materials, procedures and activities of workers, materials and work environments. They are highly educated, trained and experienced in the field of safety.
Cumis Counsel	Cumis refers to a lawsuit against the Cumis Insurance Society in which they were found to have controlled the defense attorney to the detriment of their insured. The court determined that the Society should have assigned separate counsel to represent the exclusive interests of the insured. The need for <i>cumis counsel</i> arises in situations where there are significant coverage issues and defense counsel is conflicted between his duty to his client and the obligations to the insurance carrier.
DE9	Quarterly Contribution Return and Report of Wages
Declarations	Contain information such as the name of the insured, the address, the amount of coverage provided, a description of property, and the cost of the policy
Deductible	It is that portion of each claim that is paid by the member at the time of loss. It is in addition to any premium already paid
Defense	A defendant's denial to a complaint or cause of action

GLOSSARY OF TERMS

Definitions	Clarify the meaning of certain terms used in the policy
Deposit Premium	Premium required at the beginning of a policy period based on estimated costs
DIC (Difference In Conditions)	A specialized property insurance policy written to provide coverage for perils not covered in a standard property policy or in the JPIA's Memorandum of Property Coverage. In particular, it is most often used to provide coverage for earthquake and/or flood losses.
D&O (Directors and Officers)	Liability insurance payable to the directors and officers of a company, or to the organization(s) itself, as indemnification (reimbursement) for losses or advancement of defense costs in the event an insured suffers such a loss as a result of a legal action brought for alleged wrongful acts in their capacity as directors and officers.
Directors, Officers and Trustees Liability	Intended to protect nonprofit board members, officers, and directors for faulty decisions, which imperil the entity. Usually written to include entity reimbursement for legal actions and personal liability of specific wrongdoers
DOL (Date of Loss)	Regarding property claims this is usually the date of occurrence of physical damage to property. In WC claims this is usually the date a physical injury occurred to an employee.
Doctrine of reasonable expectations	a policy includes coverages that an average person would reasonably expect it to include regardless of what the policy actually provides
EQ (Earthquake)	a sudden and violent shaking of the ground, sometimes causing great destruction, as a result of movements within the earth's crust or volcanic action
Employers' Liability	Included as part of a worker's compensation insurance policy. Covers liability for losses arising out of injuries to employees that are not covered by statutory workers' compensation benefits
EPL (Employment Practices Liability)	Written to protect an entity from liabilities arising from allegations of discrimination, failure to promote or hire, harassment, ADA responsibilities, wrongful termination, etc.
Endorsement	Any change to the original policy (attached to the policy itself)
Environmental Impairment Liability	Also referred to as "Pollution" and "Pollution Legal" Liability; can be written to protect an entity from actions resulting from contamination of air, water, property. First party (damage to owned property) and third party (liability for damage to others) protections are often provided on the same policy
E&O (Errors and Omissions Insurance)	Professional liability insurance that protects companies and individuals against claims made by clients for inadequate work or negligent actions, usually includes both court costs and any settlements up to the amount specified on the insurance contract.
Errors and Omissions Liability	Excludes bodily injury and property damage; intended to afford protection for the "misfeasance, malfeasance or non-feasance" of public officials, employees and volunteers. May also include incidental medical personnel (paramedics), police and fire personnel, architects and plan checkers, engineers, and on-staff attorneys
Excess Insurance	Insurance that is purchased to provide higher limits than the primary policy or coverage provides
Excess Loss	The portion of a loss that is allocated to, or paid by, excess coverage
Exclusions	Describe the losses for which the insured is not covered
EC (Executive Committee)	Committee within that organization which has the authority to make decisions and ensures that these decisions are carried out.

GLOSSARY OF TERMS

Expected liabilities	Outstanding reserves plus Incurred But Not Reported (IBNR) and Loss Adjustment Expense, discounted at the “Expected” Confidence Level (CL).
Exposure	A condition or situation that presents a possibility of loss (i.e. home built on flood plain is exposed to the possibility of flood damage).
FASB (Financial Accounting Standards Board)	FASB standards, known as generally accepted accounting principles (GAAP), govern the preparation of corporate financial reports and are recognized as authoritative by the Securities and Exchange Commission.
Fidelity Bonds	Written as financial guarantees of employees’ honesty. Personnel with money-handling responsibilities are considered exposures to loss.
Fiduciary Liability	Covers board members, executives and other decision-making personnel with responsibilities for pension funds, retirement plans and employee benefit monies for negligent decisions that result in losses to such funds.
GAAP (Generally Accepted Accounting Principles)	GAAP refers to the standard framework of guidelines for financial accounting used in any given jurisdiction; generally known as accounting standards or standard accounting practice
GASB (Governmental Accounting Standards Board)	GASB is the source of generally accepted accounting principles (GAAP) used by State and Local governments in the United States. As with most of the entities involved in creating GAAP in the United States, it is a private, non- governmental organization.
General Liability	Written to protect the member's assets against liability for property damage of or bodily injury to third parties (see definition of parties).
Hazard	Anything that increases the chance of loss (also see Physical Hazard, Morale Hazard and Moral Hazard).
HIPAA (Health Insurance Portability and Accountability Act)	A federal law enacted in 1996 that protects continuity of health coverage when a person changes or loses a job, that limits health-plan exclusions for preexisting medical conditions, that requires that patient medical information be kept private and
IBNR (Incurred But Not Reported)	It is that part of the total claims that is unknown at any point in time. At any time, NCCSIF has claims that have not been reported or recognized by NCCSIF or has claims recognized by NCCSIF but without knowledge of the cost when such claim is finally closed. NCCSIF uses an actuary to project the costs of these unknown liabilities to NCCSIF - the estimate of funds needed to pay for covered losses that have occurred but have not been reported to the member and/or NCCSIF and expected future development on claims already reported
Incurred Loss	This is the ultimate expected total value of any claim. It includes the amount already paid, plus the estimated amount yet to be paid (reserves)
IIPP (Injury Illness Prevention Program)	Proactive process of assessing workplace hazards prior to an injury being reported
Insurable Interest	Before you can benefit from insurance; you must have a chance of financial loss or a financial interest in the property
Insurance	A contract or device for transferring risk from a person, business, or organization to an insurance company that agrees, in exchange for a premium, to pay for losses through an accumulation of premiums
IRIC (Insurance Requirements in Contracts)	In insurance, the insurance policy is a contract (generally a standard form contract) between the insurer and the insured, known as the policyholder, which determines the claims which the insurer is legally required to pay.

GLOSSARY OF TERMS

ISO (Insurance Services Office, Inc.)	An insurance industry association that collects statistical data for rate making and develops standard insurance policy forms. ISO is the organization that drafted the standard commercial general liability (CGL) commonly used by insurers
Insuring agreements	State in general what is to be covered, also includes a description of what type of property is covered and the perils against which it is insured (i.e. the losses for which the insured will be indemnified)
Inverse Condemnation	Both the United States Constitution and the California Constitution require that a private citizen be compensated if property is "taken" by a public entity. When the property is taken proactively it is called eminent domain. When the property is taken "accidentally," without due course, it is called inverse condemnation. Negligence need not be proven. The claimant's legal expenses are payable in addition to actual damages.
Limit	The most that will be paid in a loss
LRP (Long Range Planning)	Exercise aimed at formulating a long-term plan, to meet future needs estimated usually by extrapolation of present or known needs. It begins with the current status and charts out a path to the projected status, and generally includes short-term (operational or tactical plans) for achieving interim goals.
LAE (Loss Adjustment Expense)	Administrative expense to manage a claim to conclusion - Allocated LAE (ALEA) are expenses attributable to a specific claim such as attorney fees - Unallocated LAE (ULAE) are overhead expenses not attributable to a specific claim such as salaries or office rental.
Loss Ratio	The amount of loss divided by the amount of premium, contributions, payroll or property values.
Master Plan Documents	A document issued by a JPA defining the structure, rights and obligations of the participants and procedures of an insurance or self-funded program
MMI (Maximum Medical Improvement)	When an injured employee's condition is well stabilized and unlikely to change substantially in the next year, with or without medical treatment. Once an employee reaches MMI, a doctor can assess how much, if any, permanent disability resulted from the work injury. See also P&S
MOC (Memorandum of Coverage)	A document issued by a JPA defining the coverage provided to the members
Moral Hazard	A person might create a loss situation on purpose just to collect from the insurance company (i.e. a pre-arranged faked theft of an older vehicle so the owner could collect insurance money and buy something new).
Morale Hazard	An individual, through carelessness or by irresponsible actions, can increase the possibility for a loss (i.e. a person who drives a car carelessly because he knows a loss will be insured if an accident occurs).
Mutual interest company	The insureds are also owners of the company and so they can vote to elect the management of the company (profits are returned to the insureds in the form of dividends or reductions in future premiums)
Named Insured	Any person, firm, or corporation, or any of its members specifically designated by name as insured(s) in the policy as distinguished from others who, although unnamed, are protected by the policy definition. A named insured under the policy has rights and responsibilities not attributed to additional insureds, such as premium payment, premium return, notice of cancellation, and dividend participation

GLOSSARY OF TERMS

Net Assets	(Equity, surplus or Net Position) Total assets less Expected liabilities- the amount of funds remaining after subtracting liabilities at the actuarially determined "Expected" Confidence Level (approx. 50% CL)
Net Contribution	A total contribution for losses less excess insurance costs
Non Vacant land	Refers to land that is occupied and used, and/or has structures on it (i.e. shack, building, park with benches).
Obligee	Is an individual, partnership, corporation, or a government entity which requires the guarantee that an action or service will be performed. If not properly performed, the surety pays the obligee for any damages or fulfills the obligation.
Occurrence	A) In order for NCCSIF to pay a liability claim, it must arise out of an occurrence. This is an accident, event, act or omission to act which results in "damages," "bodily injury," or "property damage" neither expected nor intended from the covered parties' conduct. B) A provision of an insurance policy that requires it to pay for a claim caused during the policy period regardless of when it is presented.
Passive Negligence	The party that was negligent did not take part in the action that caused the damage, but was responsible for somehow allowing it to take place. For example, a city allowed a contractor to dig a hole on city property and someone fell in.
Peril	Cause of a loss
P&S (Permanent and Stationary)	When an employee's medical condition has reached maximum medical improvement. Once an employee is declared P&S, a doctor can assess how much, if any, permanent disability resulted from the work injury. If the disability is rated under the 2005 schedule you will see the term maximal medical improvement (MMI) used in place of P&S. See also MMI
PD (Permanent Disability)	Any lasting disability that results in a reduced earning capacity after maximum medical improvement is reached.
PPE (Personal Protective Equipment)	PPE refers to protective clothing, helmets, goggles, or other garments or equipment designed to protect the wearer's body from injury.
Physical Hazard	A hazard that arises from the condition, occupancy, or use of the property itself (i.e. skateboard left on the porch steps).
Plaintiff	The party who complains or sues in a personal action. A claimant becomes a plaintiff by filing suit.
Pooled Loss	The portion of a loss that is allocated to, or paid by, the self-insured pool. NCCSIF's Liability Program pools, or self-insures, the first \$500,000 of each occurrence. Loss costs exceeding this amount are paid by excess insurance.
Principal	Is an individual, partnership, or corporation who offers an action or service and is required to post a bond. Once bonded, the surety guarantees that he will perform as promised.
Principle of Indemnity	When a loss occurs an individual should be restored to the approximate financial condition he was in before the loss no more and no less.
Property Insurance	This covers the member for damage to its own property, sometimes called first- party coverage.
PARMA (Public Agency Risk Managers Association)	A statewide association for risk managers in the public sector. Educational and lobbying activities.

GLOSSARY OF TERMS

PRIMA (Public Risk Management Association)	A national association for risk managers in the public sector. Formed for educational, information gathering and political lobbying purposes.
Pure Risk	Involves only the possibility of loss
QME (Qualified Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam.
Reciprocal company	(to give/take), a member of a reciprocal agrees to share the insurance responsibilities with all other members of the unincorporated group (all members insure each other and share the losses with each other) NOTE: managed by an attorney-in-fact who is empowered to handle all of the business of the reciprocal.
RC (Replacement Cost)	The cost to replace damaged property with like kind and quality, with no deduction for depreciation, but still subject to a "limit"
Reserve	In order to budget for its expected costs and to know when a claim must be reported to the excess coverage, NCCSIF estimates the ultimate expected total value of each claim and "reserves" part of the not paid. As moneys are paid out for a claim, the reserve amount is decreased
Retrospective Premium Adjustment	At the beginning of each policy period, NCCSIF collects a deposit premium representing the estimated costs for that year. Each year a calculation of expenses associated with the policy period are subtracted from the deposit premium. At some point the excess funds will be returned, or shortage of funds will be charged. This process is repeated annually for each coverage year until all claims for that year are closed out and there is no IBNR allocated to that policy year.
Risk	The chance or uncertainty of loss (also see Speculative Risks and Pure Risks)
RIMS (Risk and Insurance Management Society)	National professional organization to promote principles of risk management and assist risk managers in their daily activities
Risk Control	Those risk management techniques designed to minimize the frequency and/or severity of claims. Risk control techniques include exposure avoidance, loss prevention, loss reduction, segregation of loss exposures, and contractual transfer to shift losses to others
Risk Financing	Techniques for generating funds to pay for losses that risk control methods do not entirely eliminate. There are two types of risk financing techniques -- retention and transfer. Retention involves paying for losses using an organization's own assets; transfer involves covering losses by an unrelated entity for a consideration (such as a payment of a premium)
Risk Management	One of the specialties within the general field of management, the process of managing an organization's activities to minimize the adverse effects of accidental losses on a cost-effective basis. Risk management has two components -- risk control and risk financing.
Self-Insured	Coverage of losses from the insured's own funds, rather than an insurance policy. Generally refers to a planned program for financing or otherwise recognizing losses
SIR (Self-Insured Retention)	The maximum amount of exposure to a single loss retained by NCCSIF

GLOSSARY OF TERMS

Severability of Interests Clause	An insurance policy provision clarifying that the word “insured,” as it appears within various parts of a policy, applies severally and not collectively. When there is more than one insured, the effect is as though a separate policy is issued to each insured. Thus, a policy containing such a clause will cover a cross liability claim – a claim made by one insured against another insured. The one exception to the separate application to each insured of a policy containing a severability of interest clause is that the limits are not cumulative; that is, one set of limits applies to all insureds collectively
Special Events	Designed to cover your sponsorship of events, such as fireworks shows, festivals, community/entity celebrations; often written to protect other policies’ loss integrity. Another type of special event coverage, known as a “tenants and permittees” policy, can be issued for third parties who rent or use your owned facilities.
Speculative Risk	Risks in which there exists both the possibility of gain and the possibility of loss (i.e. poker game)
Spread of Risk	The greater the spread of risk the less likely that there will be a catastrophic loss for the insurance company (i.e. NOT insuring every person in a single town that could be hit by a fire which destroys the town= catastrophic loss for the insurance company vs. insuring several people in MANY towns to spread out the risk of a catastrophic loss)
Stock company	Sells stock to stockholders to raise the money necessary to operate the business (profits attributed to the operation of the company are returned as dividends to the stockholders, not the insureds)
Subrogation	The insurer’s right to proceed against a third person if that third person was responsible for a claim paid by the insurer. Employee dishonesty can be subrogated by the insurance company against a dishonest employee
Surety	Is usually a corporation which determines if an applicant (principal) is qualified to be bonded for the performance of some act or service. If so, the surety issues the bond. If the bonded individual does not perform as promised, the surety performs the obligation or pays for any damages.
TD (Temporary Disability Benefits)	Payments an employee receives if they lose wages because of a work related injury which prevents them from doing their usual job while recovering.
TPA (Third Party Administrator)	TPA is a person or organization that processes claims and performs other administrative services in accordance with a service contract, usually in the field of employee benefits.
TIV (Total Insured Values)	The values shown on a member city’s schedule or appraisal for property coverage. Only those items shown on the schedule are covered for loss.
TRIA (Terrorism Risk Insurance Act)	TRIA is a United States federal law signed into law by President George W. Bush on November 26, 2002. The Act created a federal “backstop” for insurance claims related to acts of terrorism.
Vacant land	Refers to land that is unoccupied and unused, and/or has no structures on it.
VIN (Vehicle Identification Number)	Unique code including a serial number, used by the automotive industry to identify individual motor vehicles, towed vehicles, motorcycles, scooters and mopeds as defined in ISO 3833.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
2020 Organizational Chart
 Updated as of 12/3/2020

MEMBER ENTITY	BOARD OF DIRECTORS	BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	Liz Cottrell	Jeff Kiser	Liz Cottrell	Chief Michael Johnson
City of AUBURN	Cristina Shafer	<i>None Appointed</i>	Shari Harris	Chief Ryan L. Kinnan(Vice-Chair)
City of COLUSA	Toni Benson	<i>None Appointed</i>	Toni Benson	Chief Josh Fitch
City of CORNING	Kristina Miller	Tom Watson	Tom Watson	Chief Jeremiah Fears
City of DIXON	Rachel Ancheta	Kim Stalie	Rachel Ancheta	Chief Robert Thompson
City of ELK GROVE	Brad Koehn	Kara Reddig	Jim Ramsey Julie Rucker - Alternate Rep.	Lieutenant Ryan Elmore
City of FOLSOM	*EC Vacant	Vacant	Vacant	Chief Rick Hillman
City of GALT	EC/CC Stephanie Van Steyn	Lorenzo Hines	Stephanie Van Steyn	Vacant
City of GRIDLEY	Vacant	Elisa Arteaga	Elisa Arteaga	Chief Rodney Harr
City of IONE	Vacant	Lori McGraw	Jon Hanken	Chief Tracy Busby
City of JACKSON	EC/CC Yvonne Kimball	Dalacie Blankenship	Yvonne Kimball	Interim Chief Chris Mynderup
City of LINCOLN	EC CJPRMA Board Rep Veronica Rodriguez	Ruthann Codina	Veronica Rodriguez	Chief Doug Lee
City of MARYSVILLE	S / EC/CC Jennifer Styczynski	Vacant	Jennifer Styczynski	Chief Chris Sachs
City of NEVADA CITY	EC Loree' McCay	Catrina Olson	Loree' McCay	Chief Chad Ellis
City of OROVILLE	Liz Ehrenstrom	<i>None Appointed</i>	Liz Ehrenstrom (Chair)	Chief Joe Deal
Town of PARADISE	Brooke Kerrigan	Crystal Peters	Crystal Peters	Chief Eric Reinbold
City of PLACERVILLE	*P / *EC *Dave Warren (Chair)	Cleve Morris	Dave Warren	Chief Joseph Wren
City of RED BLUFF	Sandy Ryan	Anita Rice	Sandy Ryan	Chief Kyle Sanders (Chair)
City of RIO VISTA	VP/T/*EC/*CC **Jose Jasso (Vice-Chair)	**Jen Lee, CPA	Jose Jasso	Chief Jackson Harris
City of ROCKLIN	Kimberly Sarkovich	Andrew Schiltz, CPA	Kimberly Sarkovich	Chief Chad Butler
City of WILLOWS	Wayne Peadbody	<i>None Appointed</i>		N/A
City of YUBA CITY	Spencer Morrison	Vacant	Sheleen Loza	Chief Robert Landon

OFFICERS		
		Term of Office
President (P)	Dave Warren	10/29/2020 - 6/30/2021
Vice President (VP)	Jose Jasso	10/29/2020 - 6/30/2021
Treasurer (T)	Jen lee	10/29/2020 - 6/30/2021
Secretary (S)	Jennifer Styczynski	7/1/2020- 6/30/2021

Executive Committee (EC) - membership on the EC rotates annually based on a rotation schedule and each member serves for a two-year term, with the **President** serving as **Chair of the Committee**.

Claims Committee (CC) - members of the CC are annually selected by the EC. CC is traditionally made up of at least five members of the EC, with the **Vice President** serving as **Chair of the Committee**.

CJPRMA Board Representative Veronica Rodriguez appointed 10/24/2019

PROGRAM ADMINISTRATORS (Alliant Insurance Services)	
Michael Simmons	Marcus Beverly
Conor Boughey	Raychelle Maranan
Jenna Wirkner	

CLAIMS ADMINISTRATORS (Sedgwick formerly York)
Dorienne Zumwalt
Steven Scott (Workers' Comp)
Jill Petrarca (Liability)

RISK CONTROL CONSULTANTS (Sedgwick formerly York/Bickmore)
Dave Beal
Tom Kline (Police RM)

ADVISORS
Byrne Conley (Board Counsel)
James Marta, CPA (Accountant)



PROGRAM YEAR 20/21 MEETING CALENDAR

- Thursday, August 6, 2020..... ****Police Risk Management Committee** at 10:00 a.m.
- Thursday, September 24, 2020 ****Claims Committee** at 10:00 a.m.
****Executive Committee** at 11:30 a.m.
- Thursday, October 29, 2020..... ****Board of Directors and Long Range Planning** at 9:00 a.m.
- Thursday, November 5, 2020..... ****Police Risk Management Committee** at 10:00 a.m.
- Thursday, November 12, 2020..... ****Board of Directors** at 9:00 a.m.
- Thursday, December 10, 2021 ****Risk Management Committee** at 9:00 a.m.
****Board of Directors** at 10:30 a.m.
- Thursday, February 11, 2021 *** Police Risk Management Committee** at 10:00 a.m.
- Thursday, March 25, 2021 ***Claims Committee** at 10:00 a.m.
***Executive Committee** at 11:30 a.m.
- Thursday, April 22, 2021 **Risk Management Committee** at 10:00 a.m.
Board of Directors at 12 noon
- Thursday, May 6, 2021 ***Police Risk Management Committee** at 10:00 a.m.
- Thursday, May 27, 2021 **Claims Committee** at 10:00 a.m.
Executive Committee at 11:30 a.m.
- Thursday, June 17, 2021 **Board of Directors** at 10:00 a.m.

Meeting Location: Rocklin Event Center - Garden Room
2650 Sunset Blvd., Rocklin, CA 95677
Ballroom *

Rocklin Community Center (April 22, 2021 and May 27, 2021)
5480 5th Street, Rocklin, CA 95677

Webex Teleconference**

Note: Additional Claims Committee Meetings may be scheduled as needed for Claims Authority approval which will be held via teleconference.



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

TABLE OF CONTENTS

As a member of NCCSIF, your City/Town has many risk management resources available. This Services Matrix is designed to assist you with identifying and locating these resources.

CONTACT INFORMATION										
Pg. 1-2	Program Service Providers									
Pg. 3	Other Coverage Providers									
Pg. 4-6	Contracted Vendor Services (additional member cost)									
RISK MANAGEMENT SERVICE CATEGORY		SEDGWICK	PRISM	TARGET SOLUTIONS	OCCU - MED	APIP	LEXIPOL	ACI EAP	CAL-TIP	DKF SOLUTIONS/ CSRMA
Pg. 7	Telephone Hotline - Questions & Guidance	X								
Pg. 7	Hazard & Safety Assessment	X								X
Pg. 8	Program/Policy Development	X	X				X			X
	Safety Materials/Web-based Courses/Videos	X	X	X						X
Pg. 8	On-Site Training	X	X							X
Pg. 8	Ergonomic Evaluations	X								
Pg. 9	Risk Management Webinars	X	X			X				
Pg. 9	Employer Pull Notice Program		X							
Pg. 10	Pre-Employment Medical Services				X					
Pg. 10	Employee Assistance Program - Health & Wellness							X		
Pg. 11	Transit Resources (available to CalTIP members)								X	

* Services and resources are available at no additional cost, unless specifically noted.



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS

SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED	
<p>PROGRAM ADMINISTRATION</p> <p>Alliant Insurance Services, Inc. 2180 Harvard Street, Suite 460 Sacramento, CA 95815 Main: (916) 643-2700 Fax: (916) 643-2750 www.alliant.com</p>	<p>Marcus Beverly Office: (916) 643-2704 Cell: (916) 660-2725 Marcus.Beverly@alliant.com</p> <p>Michael Simmons Office: (415) 403-1425 Cell: (925) 708-3374 msimmons@alliant.com</p> <p>Conor Boughey Office: (415) 403-1400 Cell: (415) 744-4889 cboughey@alliant.com</p> <p>Jenna Wirkner Office: (916) 643-2741 Jenna.Wirkner@alliant.com</p> <p>Raychelle Maranan Office: (916) 643-2712 Raychelle.Maranan@alliant.com</p>	<p><i>JPA MANAGEMENT ISSUES</i></p> <ul style="list-style-type: none"> ▪ Governance - policies and procedures, program budget/funding, financial analysis, program management, personnel, contracts, consultants. ▪ Coverage - coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development. ▪ Risk Management - Insurance Requirements in Contracts (IRIC), third party contract review, hold harmless and indemnification clauses, risk management program planning, RFPs for JPA payment approval of budgeted funds. 	<p>MAIN CONTACT Marcus Beverly Michael Simmons Jenna Wirkner Conor Boughey Raychelle Maranan</p>
		<p><i>JPA ADMINISTRATIVE ISSUES</i></p> <ul style="list-style-type: none"> ▪ Meetings & Compliance - agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website updates. ▪ Certificates - certificates of coverage, additions/deletions of coverages, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs. 	<p>MAIN CONTACT Jenna Wirkner Raychelle Maranan Marcus Beverly</p>



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

PROGRAM SERVICE PROVIDERS

SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
<p>ACCOUNTING SERVICES</p> <p>James Marta & Company LLP 701 Howe Avenue, Suite E3 Sacramento, CA 95825 Main: (916) 993-9494 Fax: (916) 993-9489 www.jpmpcpa.com</p>	<p>Jim Marta, CPA jmarta@jpmpcpa.com</p> <p>David Becker, CPA</p> <p>Dee C. Leger-Garcia dleger-garcia@jpmpcpa.com</p> <p>Orysya V. Savchuk osavchuk@jpmpcpa.com</p>	<ul style="list-style-type: none"> ▪ Billing, accounting and financial managements
<p>SAFETY AND RISK CONTROL SERVICES</p> <p>Sedgwick <i>formerly York/Bickmore</i> 1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833 Main: (800) 541-4591 Fax: (855) 242-8919 www.sedgwick.com</p>	<p>Dave Beal Office: (916) 244-1127 dave.beal@sedgwick.com</p> <p>Tom Kline - Police Risk Management Office: (916) 244-1121 thomas.kline@sedgwick.com</p>	<ul style="list-style-type: none"> ▪ Telephone Hotline - Questions & Guidance ▪ Hazard & Safety Assessment ▪ Program/Policy Development ▪ Ergonomic Evaluations ▪ On-site Training ▪ Safety Materials ▪ On-line Streaming Videos ▪ Webinars - WC and Liability Risk Management Topics
<p>CLAIMS ADMINISTRATION</p> <p>Sedgwick <i>formerly York Risk Services Group, Inc.</i> P.O. Box 619079 Roseville, CA 95661-9058 Main: (916) 783-0100 Fax: (866) 548-2637 www.sedgwick.com</p>	<p>Dorienne Zumwalt Office: (916) 960-1017 dorienne.zumwalt@sedgwick.com</p> <p>Steven Scott - WC Senior Manager Office: (916) 960-0946 steven.scott@sedgwick.com</p> <p>Jill Petrarca - Liability Senior Manager Office: (916) 746-8849 jill.petrarca@sedgwick.com</p>	<p>Third-Party Workers' Compensation (WC) and Liability Claims Administrator --refer to York's <i>Who's Who in Claims</i> for specific Claim Adjuster's contact information.</p> <p>Report New Liability Claims to: 7374NCCSIF@sedgwick.com</p>



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

OTHER COVERAGE PROVIDERS

SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
<p>PRISM Excess Workers' Compensation Coverage</p>	<p>Travis Clemmer Kristen Calderon (video library) Office: (916) 850-7300 Email: tclemmer@csac-eia.org www.CSAC-eia.org</p>	<ul style="list-style-type: none"> ▪ Program/Policy Development (*additional member cost) ▪ On-site Training ▪ Safety Materials ▪ Video Library ▪ Webinars - WC Risk Management Topics
<p>Target Solutions Web-based Resources available through partnership with CSAC-EIA</p>	<p>http://csac-eia.targetolutions.com/</p>	<ul style="list-style-type: none"> ▪ Web-based Courses* ▪ Records Management <p><i>*EIA members are able to access the standard course library at no cost. However, there is a cost to the member for the premium content listed under "Additional Courses"</i></p>
<p>CJPRMA (California Joint Powers Risk Management Authority) Excess Liability Coverage</p>	<p>Tony Giles - General Manager Office: (925) 290-1316 Email: tony@cjprma.org http://www.cjprma.org/</p>	<ul style="list-style-type: none"> ▪ Regional Training provided on a variety of Liability-related Topics
<p>APIP - Alliant Property Insurance Program</p>	<p>Contact Marcus Beverly, Alliant Insurance Services, for questions.</p>	<ul style="list-style-type: none"> ▪ Webinars - Property Risk Management Topics <p>In addition, Boiler and Machinery coverage is provided through your participation in APIP.</p> <ul style="list-style-type: none"> ➤ For resources with your boiler, electrical, mechanical, and HVAC equipment, visit www.hsb.com/calc/ENG and use the online tools and calculators developed by Hartford Steam Boiler's engineering staff. ➤ Useful information specific to equipment care, operating logs and maintenance fact sheets on the website www.hsb.com which has several resources available under the 'Knowledge Center' tab.



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

<p>Lexipol Law Enforcement and Fire risk management</p> <p>Website: www.lexipol.com</p>	<p>Dale Cephers West Region Market Development Executive Office: (469) 731-4685 Email: dcephers@lexipol.com</p>	<ul style="list-style-type: none"> ▪ Police Risk Management Policies and Procedures ▪ Fire Training (*additional member cost)
<p>CalTIP - California Transit Indemnity Pool Self-insurance program for public transit operators</p>	<p>Terrie Norris, Sedgwick Office: (916) 290-4655 Email: terrie.norris@sedgwick.com Website: http://www.caltiponline.org/</p>	<ul style="list-style-type: none"> ▪ Transit Specific Risk Management Resources for Member Cities (Auburn and Dixon)



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
EMPLOYEE ASSISTANCE PROGRAM ACI Specialty Benefits Corporation 6480 Weathers Place, Suite 300 San Diego, CA 92121 Main: (800) 932-0034 Fax: (858) 452-7819 www.acieap.com	Kathryn Dobkin, Account Executive Office: (858) 736-0031 Email: kathrynd@acispecialtybenefits.com	<ul style="list-style-type: none"> ▪ Employee Assistance Program
Pre-employment Medical Services Occu-Med	Bill Vogeler Office: (559) 435-2800, ext. 101 Email: bvogeler@occu-med.com Website: www.occu-med.com	<ul style="list-style-type: none"> ▪ Review of Pre-placement Medical Exams ▪ Job Analysis
Sewer Risk Management DKF Solutions Group, LLC	David Patzer Office: 707.373.9709 Email: dpatzer@dkfsolutions.com Website: http://www.dkfsolutions.com	<ul style="list-style-type: none"> ▪ Sewer Risk Management
Aquatics Risk Management Total Aquatic Management www.totalaquaticmanagement.webs.com	Jim Wheeler Office: (510) 523-3155 Email: jim@totalaquaticmanagement.com swimnjim@hotmail.com	<ul style="list-style-type: none"> ▪ Aquatic Safety services ▪ Certified Pool Operator (CPO) Trainings
Sidewalk Repair Services Precision Concrete Cutting Main: (866) 792-8006 Fax: (650) 240-3866 www.dontgrind.com	Katrina Lynch (916) 847-7346 klynch@dontgrind.com Joseph Ortega jortega@DontGrind.com	<ul style="list-style-type: none"> ▪ Sidewalk cutting to repair defects ▪ Will inspect to your specifications ▪ Map defects ▪ Repairs @ \$35 to \$50 per location



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	VENDOR CONTACT INFORMATION	SERVICES PROVIDED
ADA Compliance	City Consulting Engineer - CEC Inc. Yuba City 1110 Civic Center Blvd. Ste. 404 Yuba City, CA 95993 Email: Swartz@cecusa.net (530) 751-0952	
ADA Compliance	Sally Swanson Architects 220 Sansome Street. STE 800 San Francisco, CA 94104 (415) 445-3045 ext. 118	
ADA Compliance	SZC Consulting Group Sacramento Office 2377 Gold Meadow Way, # 100 Gold River, CA 95670 (916) 669-8750 Silicon Valley Office 228 Hamilton Avenue, 3rd Floor Palo Alto, CA 94301 (866) 694-7637	
Arborist ASCA Registered Consulting Arborist #480 ISA Certified Arborist & Municipal Specialist #WE-0151 AM ISA TRAQ Risk Assessment Qualified	Gordon Mann - Consulting Arborist California Tree and Landscape Consulting, Inc. & Mann Made Resources 10556 Combie Road Auburn, CA 95602 Cell: (650) 740-3461 Email: gordon@mannandtrees.com website: https://mannandtrees.com/	<ul style="list-style-type: none"> ▪ Contract Preparation and Supervision ▪ Diagnosis of Tree and Landscape Problems ▪ Insect and Disease Identification and Management ▪ Municipal Ordinance Development ▪ Training and Education, Tree, Landscape, and Nursery Appraisals ▪ Tree Plant Inventories ▪ Tree Protection for Construction Projects ▪ Tree Risk Assessments and Surveys



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	VENDOR CONTACT INFORMATION	SERVICES PROVIDED
Arborist	Professional Landscape Solutions 6108 27th Street, Ste. C Sacramento, CA 95822 (916) 424-3815	
Drug & Alcohol Testing	Datco Services Corporation 2280 Grass Valley Highway Suite 232 Auburn, CA 95603 530-268-8101 (800) 95-DATCO (32826)	
Drug & Alcohol Testing	Feather River Hospital 5974 Pentz Road Paradise, CA 95969 (530) 876-7919	
Janitorial Services	City Wide 6108 27th Street STE C Sacramento, CA 95822 (916) 424-3815	
Janitorial Services	Peerless Building Maintenance 4665 Mountain Lakes Blvd. Redding, CA 96003 (530) 222-6369	
Janitorial Services	Ultimate Building Maintenance Inc 598 Garden Hwy Suite 5 Yuba City, CA 95591 (530) 671-1564	



RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

RISK MANAGEMENT SERVICE CATEGORY

Telephone Hot Line Questions/Guidance	<p>SEDGWICK (formerly York/Bickmore) Sedgwick is NCCSIF’s risk control services provider. Dave Beal is your point of contact for risk management questions and guidance.</p>																																				
Hazard & Safety Assessment	<p>SEDGWICK (formerly York/Bickmore) A comprehensive Hazard & Safety Assessment is completed for each city to help identify risk management strengths and improvement opportunities. The assessment is used as a tool to help prioritize risk management efforts. It includes best practices in the following areas:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">1. Risk Management Program Overview</td> <td style="width: 33%;">12. Emergency Response & Management</td> <td style="width: 33%;">23. Lockout-Tagout</td> </tr> <tr> <td>2. Aerial Lift Operations</td> <td>13. Employment Practices Liability</td> <td>24. Parks & Recreation Operations</td> </tr> <tr> <td>3. Aerosol Transmissible Diseases (ATD) Control</td> <td>14. Ergonomic Injury Management</td> <td>25. Personal Protection Equipment</td> </tr> <tr> <td>4. ADA Compliance</td> <td>15. Fire Department Operations</td> <td>26. Police Department Operations</td> </tr> <tr> <td>5. Animal Control Services</td> <td>16. Fire Prevention Program</td> <td>27. Respiratory Protection Program</td> </tr> <tr> <td>6. Automobile & Fleet Liability</td> <td>17. Forklifts & Powered Industrial Trucks</td> <td>28. Return-to-Work & Transitional Duty</td> </tr> <tr> <td>7. Blood Borne Pathogens ECP</td> <td>18. Hazard Communication Program</td> <td>29. Sewers Liability Management</td> </tr> <tr> <td>8. Business Continuity Plan</td> <td>19. Hearing Conservation Program</td> <td>30. Sidewalks Liability Management</td> </tr> <tr> <td>9. Confined Space Entry Program</td> <td>20. Heat Illness Prevention Program</td> <td>31. Traffic Engineering</td> </tr> <tr> <td>10. Contractor Selection & Control</td> <td>21. Information Technology</td> <td>32. Trenching & Excavation Operations</td> </tr> <tr> <td>11. Contractual Transfer of Risk</td> <td>22. Injury & Illness Prevention Program</td> <td>33. Urban Forest Management</td> </tr> <tr> <td></td> <td></td> <td>34. Work Zone Safety</td> </tr> </table>	1. Risk Management Program Overview	12. Emergency Response & Management	23. Lockout-Tagout	2. Aerial Lift Operations	13. Employment Practices Liability	24. Parks & Recreation Operations	3. Aerosol Transmissible Diseases (ATD) Control	14. Ergonomic Injury Management	25. Personal Protection Equipment	4. ADA Compliance	15. Fire Department Operations	26. Police Department Operations	5. Animal Control Services	16. Fire Prevention Program	27. Respiratory Protection Program	6. Automobile & Fleet Liability	17. Forklifts & Powered Industrial Trucks	28. Return-to-Work & Transitional Duty	7. Blood Borne Pathogens ECP	18. Hazard Communication Program	29. Sewers Liability Management	8. Business Continuity Plan	19. Hearing Conservation Program	30. Sidewalks Liability Management	9. Confined Space Entry Program	20. Heat Illness Prevention Program	31. Traffic Engineering	10. Contractor Selection & Control	21. Information Technology	32. Trenching & Excavation Operations	11. Contractual Transfer of Risk	22. Injury & Illness Prevention Program	33. Urban Forest Management			34. Work Zone Safety
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RESOURCE CONTACT GUIDE

SERVICE PROVIDERS AND VENDOR MATRIX

<p>Program & Policy Development</p>	<p>SEDGWICK (formerly York/Bickmore) Our risk control service includes assistance with the development and implementation of Cal/OSHA required written programs such as Injury & Illness Prevention Program, Hazard Communication Program, Aerosol Transmissible Diseases Procedures for fire and police, Bloodborne Pathogens Exposure Control Plan, etc. Our website also includes sample programs and guides.</p> <p>PRISM (Additional Cost) PRISM loss prevention specialists are available to provide assistance with program development at an additional cost to NCCSIF members. Contact PRISM directly for assistance.</p> <p>LEXIPOL NCCSIF members have access to the law enforcement and fire risk management policies offered through Lexipol.</p>
<p>On-Site Training</p>	<p>SEDGWICK (formerly York/Bickmore) On-site training is available to members on a variety of workers’ compensation, liability, and EPL exposures. Training topics include, but are not limited to, Cal/OSHA program requirements, hazard inspections, accident investigation, forklift certification, driver training, sexual harassment, CPR certification, various workplace safety topics, and more. Contact Dave to discuss and schedule on-site training.</p> <p>PRISM PRISM is available to conduct a variety of workers’ compensation related safety training at an additional cost to members. Contact Travis Clemmer to discuss available topics and scheduling.</p> <p>CJPRMA Every year CJPRMA conducts up to five regional training workshops throughout California. In the past, topics have included contractual risk transfer, police liability, parks and recreation liability, and sidewalk liability controls. CJPRMA will send the training announcement to Alliant, who will then forward to all NCCSIF members.</p>
<p>Ergonomic Evaluations</p>	<p>SEDGWICK (formerly York/Bickmore) Sedgwick is available to conduct office and industrial ergonomic evaluations for all members. Contact Dave Beal to discuss and schedule ergonomic evaluations.</p>



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<p>Risk Management Webinars</p>	<p>SEDGWICK (formerly York/Bickmore) Throughout the year, Sedgwick risk control staff conducts webinars on a wide range of safety topics such as heat illness prevention, scaffold safety, disaster management, and new safety regulations. Our goal is to communicate relevant safety information in an all-inclusive and cost-effective way. NCCSIF members will receive webinar announcements via email. The one-hour webinars are recorded and available to view at any time on the Sedgwick Risk Control website.</p> <p>PRISM PRISM conducts several workers’ compensation related webinars throughout the year, which are available to all NCCSIF members. Contact Travis Clemmer to ensure your city is included in the announcement distribution.</p> <p>APIP NCCSIF members have access to all APIP property related webinars. Contact Marcus Beverly to ensure your city is included in the announcement distribution.</p>
<p>Employer Pull Notice Program</p>	<p>PRISM & TARGET SOLUTIONS (Additional cost to members) PRISM and Target Solutions have partnered with A-Check America to automate your Employer Pull Notice (EPN) program. Using this program, you can electronically monitor your employees’ driving records and receive notification within hours of a reportable incident.</p> <p>You can access your driver roster and key data from a dashboard within Target Solutions. This data is accessible only to you and A-Check America and features a summary of the number of drivers added and removed from the system, an overview of the violations and accidents that have occurred, and a breakdown of your employees’ license renewal status. For additional information go to www.CSAC-eia.org, Services/Loss Prevention/Target Solutions Platform.</p>



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<p>Pre-Employment Medical Services</p>	<p>OCCU-MED Services offered at an additional cost:</p> <ul style="list-style-type: none"> ▪ Review of Pre-Placement Medical Exams ▪ Job Analysis ▪ Maintaining a network of qualified and trained medical providers and medical specialists for necessary exams ▪ Conducting job analyses and preparing job profiles and medical examination profiles ▪ Providing orientation of client staff in the legal/medical/risk management and human resources aspects of our service ▪ Scheduling and harvesting of pre-placement medical exams ▪ Organizing and managing return-to-work and fitness-for-duty exams ▪ Evaluating medical information in relation to the essential duties of jobs in a legally defensible manner (EXAMQA®) ▪ Communicating directly with applicants to obtain the confidential medical information that is needed for clearance for a particular job (RDQA) ▪ Developing “Occu-Panels” with a national laboratory that allows for the selection of only those tests for the blood chemistry panel that are compliant with state law for each job class ▪ Performing bill review for the medical exams performed by clinics ▪ Providing customized services such as OSHA Respirator Questionnaire Evaluations, Bloodborne Pathogen Programs, and clinic trainings
<p>Employee Assistance Program</p>	<p>ACI Services offered at an additional cost:</p> <ul style="list-style-type: none"> ▪ Employee Assistance Program (Additional cost to members) Employees and their family members can receive up to three counseling visits per year. The family members do not need to be within the same residence. The visits are considered short-term resolution. If the person needs additional counseling, ACI will help them transition into their private insurance plan. ▪ Legal and Financial Services (Additional cost to members) Employees and their family members have unlimited access to telephonic legal and financial services.



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Transit Resources

CalTIP - California Transit Insurance Pool

Self-insurance program for public transit operators. Member cities include Auburn and Dixon.

Programs and Safety Materials

- System Safety Program Plan (SSPP) Development
- SSPP Implementation Assessment & Follow-up Process
- SAMPA Fleet Watch Paperless DMV EPN Program
- Bus Operator Selection Survey (BOSS)
- CalTIP Risk Profile
- APTA Membership
- Bus Stop Location & Design Evaluation Program
- Digital Video Event Recorder System
- Mobility Device Marking & Tethering Program
- APTA Safety Standards
- Best Practices
- Bus Stop Toolkit
- Pedestrian Safety Guide for Transit Agencies
- Safety Posters and Flyers



Who's Who in Claims Liability Contacts

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