



**President**  
Ms. Liz Ehrenstrom  
City of Oroville

**Treasurer**  
Mr. Tim Sailsbery  
City of Willows

**NCCSIF  
EXECUTIVE COMMITTEE  
MEETING**

**Vice President**  
Mr. Russell Hildebrand  
City of Rocklin

**Secretary**  
Ms. Paula Islas  
City of Galt

**Date:** Thursday, April 3, 2014  
**Time:** 10:30 a.m.

**Location:** Lincoln City Hall (Third Floor Conference Room)  
600 Sixth Street  
Lincoln, CA  
(530) 894-6699

- A – Action**
- I – Information**
  
- 1 – Attached**
- 2 – Hand Out**
- 3 – Separate Cover**
- 4 – Verbal**
- 5 – Previously Mailed**

**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.*

**AGENDA**

**A. CALL TO ORDER**

**B. PUBLIC COMMENTS**

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

**C. APPROVAL OF AGENDA AS POSTED**

**A 1**

**D. JPA BUSINESS**

**1. Review and Approval of the 2013 Banking Plan Fund Adjustment Calculation Sheets**

**A 1**

pg. 01

*a. The Committee will be asked to review the redistribution of the Banking Layer fund calculations for the Workers' Compensation program.*

pg. 06

*b. The Committee will be asked to review the redistribution of the Banking Layer fund calculations for the Liability program.*

**2. Review and Approval of the 2013 Shared Risk Layer Plan Fund Adjustments**

**A 2**

pg. 09

*a. The Committee will be asked to review the redistribution of the Shared Layer fund calculations for the Workers' Compensation program.*

pg. 16

*b. The Committee will be asked to review the redistribution of the Shared Layer fund calculations for the Liability program.*



pg. 18	3. <b>Preliminary 2014/15 NCCSIF Budget</b> <i>The Committee will be asked to review and approve the preliminary 2014/15 NCCSIF Budget.</i>	<b>A</b>	<b>1</b>
pg. 21	4. <b>Preliminary 2014/15 Deposit Calculations</b> <i>a. The Committee will be asked to review the Preliminary 2014/15 Deposit Premium Calculations for the Workers' Compensation program.</i>	<b>A</b>	<b>1</b>
pg. 31	<i>b. The Committee will be asked to review the Preliminary 2014/15 Deposit Premium Calculations for the Liability program.</i>		
pg. 42	5. <b>Alliant Service Agreement Amendment (City of Elk Grove) Effective July 1, 2013</b> <i>The committee will be asked to review and approve the Alliant Service Agreement Amendment for the addition of the City of Elk Grove effective July 1, 2013.</i>	<b>A</b>	<b>1</b>
pg. 45	6. <b>Alliant Service Agreement Five Year Renewal</b> <i>The Committee will be asked to review and approve the Alliant Program Administration and Broker Services Renewal Agreement as reviewed and recommended by the Ad Hoc Committee.</i>	<b>A</b>	<b>1</b>
	7. <b>Accounting and Financial Services Agreement</b> <i>The Committee will be asked to discuss the Agreement for Accounting and Financial Services for NCCSIF.</i>	<b>A</b>	<b>4</b>
pg. 64	8. <b>Round Table Discussion</b> <i>The floor will be open to Executive Committee members for any topics or ideas that members would like to address.</i>	<b>A</b>	<b>4</b>

**E. INFORMATION ITEMS I 1**

1. NCCSIF Organizational Chart
2. NCCSIF Travel Reimbursement Form
3. NCCSIF Resource Contact Guide

**F. ADJOURNMENT**

**UPCOMING MEETINGS**

- Risk Management Committee Meeting – April 24, 2014
- Board of Directors Meeting – April 24, 2014
- Executive Committee Meeting – May 29, 2014
- Claims Committee Meeting – May 29, 2014



*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 Johnny Yang at Alliant Insurance at (916) 643-2712.*

*The Agenda packet will be posted on the NCCSIF website at [www.nccsif.org](http://www.nccsif.org). Documents and material relating to an open session agenda item that are provided to the NCCSIF Executive Committee less than 72 hours prior to a regular meeting will be available for public inspection and copying at 1792 Tribute Road, Suite 450, 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*



**REVIEW OF 2013 BANKING PLAN FUND ADJUSTMENT CALCULATIONS –  
WORKERS’ COMPENSATION CALCULATION SHEETS**

**ACTION ITEM**

**ISSUE:** On an annual basis the Executive Committee reviews and recommends to the Board of Directors the distribution of surplus funds and/or the assessment of Members not meeting the funding guidelines.

**RECOMMENDATION:** It is the recommendation of staff that the Executive Committee advise the Board of Directors that no refunds are available this year due to the fact that no Members have Net Equity above the 90% confidence level. There are assessments in the amount of \$403,527. No additional assessments are recommended.

**FISCAL IMPACT:** Assessments in the amount of \$403,527 will be billed in the next fiscal year. Assessments are billed in two installments on September 15 and December 15.

**BACKGROUND:** At the last NCCSIF Executive Committee meeting on March 13, 2014, the Committee decided to hold off on taking any action until they had time to review the impact to Members of all funding related recommendations.

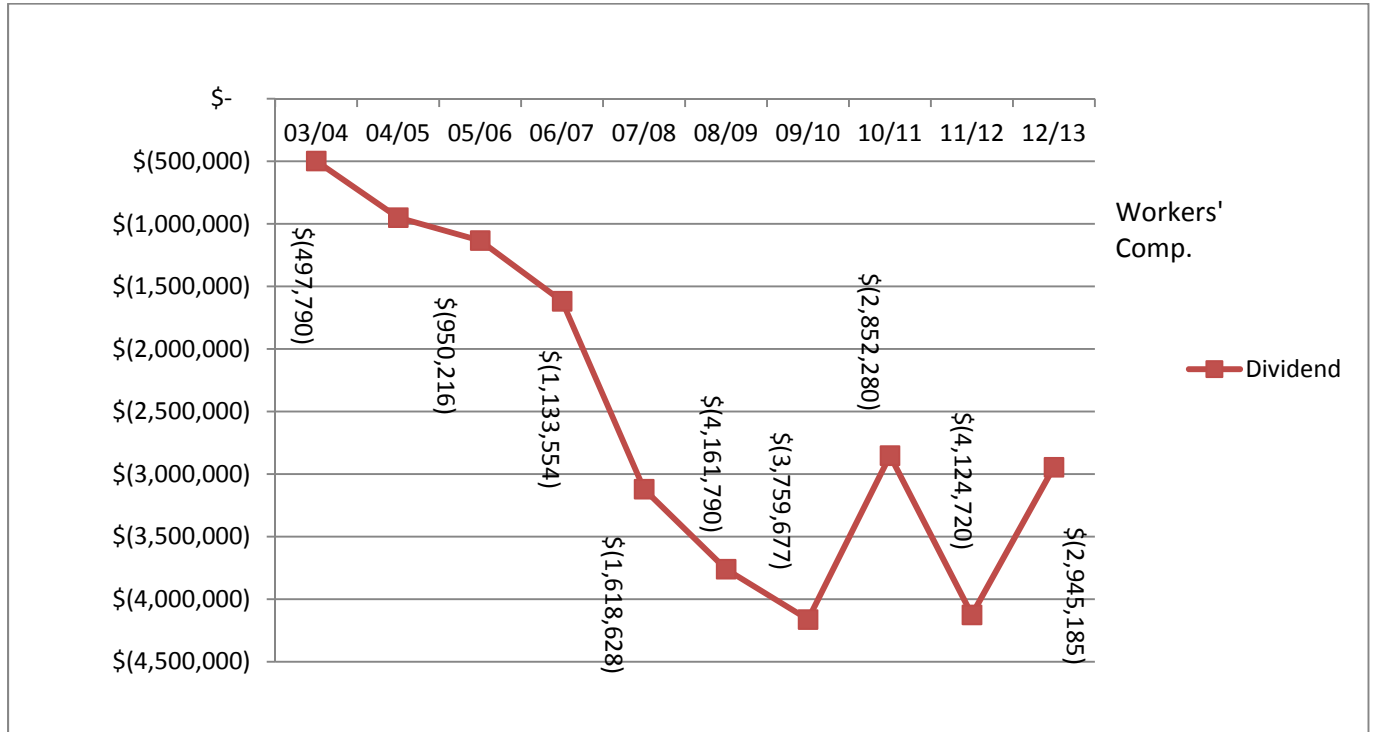
In accordance with Policy and Procedure A-1, Banking Plan Fund Adjustments, the NCCSIF Board of Directors annually reviews and determines whether to approve distribution of excess funds to members and/or a 20% assessment to those Members in a negative net equity position.

In the past ten years Members have received significant dividends while funding has remained relatively constant at the 60% confidence level. As a result over the long run loss payments have depleted surplus and as of this year surplus funds are no longer available to distribute to Members. Net assets at \$2,774,693 are \$17,559 below the 90% confidence level. This means NCCSIF is not in a current cash flow problem but should consider options to increase equity.

Options to increase the amount of Net Assets are addressed in the attached items on the WC Shared Risk Layer adjustment and the 2014-15 Deposit Calculations.



Historical Workers' Compensation Dividends



**ATTACHMENT(S):**

1. Workers' Compensation Banking Layer Calculations
2. Policy & Procedure A-1 Banking Plan Fund Adjustments.

NCCSIF Banking Layer Targeted Equity and Dividend and Assessment Worksheet  
 Workers Compensation Banking Layer  
 Evaluation of Equity by member above 90% confidence level  
 as of 12/31/13

O/S @ Exp times	margin to	Member	Gross Equity above	Total of Positive	(not allocated to neg members)	Allocation of	100%	50%	35%	20%	Proposed	Total	
90% Factor	90% claims	Equity at 12/31/13	90% Conf level	Members	Percent allocation	10 x sir and Neg buffer	Net Equity above pool 10xsir and 90% conf. level	Net Equity above pool 10xsir and 90% conf. level	Net Equity above pool 10xsir and 90% conf. level	Expected Assessment	Strengthening Target Fundng	Proposed Strengthening of Fundng	
A	B	C	D	E	F	G	H			I			
5630			C-B	D (positive only)	E/(E total)		D+G			D * 20%			
1.209							Neg = none avail.	Neg = none avail.	Neg = none avail. Recommended Level to take out If any - "Moderation"	Neg means Assessment			
ANDERSON	485,389	83,909	(120,119)	(204,028)	-	0.00%	-	-	-	(40,806)	(17,128)	(57,933)	
AUBURN	873,942	151,079	(137,582)	(288,661)	-	0.00%	-	-	-	(57,732)	(29,049)	(86,782)	
COLUSA	108,331	18,727	32,549	13,822	13,822	0.69%	(20,854)	(7,032)	(3,516)	(2,461)	(4,449)	(4,449)	
CORNING	267,972	46,324	(47,808)	(94,132)	-	0.00%	-	-	-	(18,826)	(9,531)	(28,358)	
DIXON	558,059	96,472	450,576	354,105	354,105	17.70%	(534,259)	(180,154)	(90,077)	(63,054)	(22,652)	(22,652)	
ELK GROVE	315,868	54,604	(74,850)	(129,454)	-	0.00%	-	-	-	(25,891)	(20,523)	(46,414)	
FOLSOM	4,620,351	798,721	904,142	105,422	105,422	5.27%	(159,056)	(53,634)	(26,817)	(18,772)	(170,634)	(170,634)	
GALT	1,058,042	182,904	123,033	(59,870)	-	0.00%	-	-	-	(11,974)	(38,290)	(50,264)	
GRIDLEY	238,473	41,225	221,238	180,013	180,013	9.00%	(271,596)	(91,583)	(45,792)	(32,054)	(9,261)	(9,261)	
IONE	5,946	1,028	78,430	77,402	77,402	3.87%	(116,781)	(39,379)	(19,689)	(13,783)	(785)	(785)	
JACKSON	192,072	33,204	94,609	61,406	61,406	3.07%	(92,646)	(31,241)	(15,620)	(10,934)	(6,975)	(6,975)	
LINCOLN	726,445	125,581	(25,198)	(150,779)	-	0.00%	-	-	-	(30,156)	(29,313)	(59,469)	
MARYSVILLE	925,711	160,028	(12,256)	(172,284)	-	0.00%	-	-	-	(34,457)	(29,504)	(63,961)	
NEVADA CITY	115,189	19,913	216,964	197,052	197,052	9.85%	(297,304)	(100,252)	(50,126)	(35,088)	(4,464)	(4,464)	
OROVILLE	214,414	37,066	284,814	247,748	247,748	12.39%	(373,792)	(126,044)	(63,022)	(44,115)	(10,273)	(10,273)	
PARADISE	811,213	140,234	123,344	(16,890)	-	0.00%	-	-	-	(3,378)	(27,866)	(31,244)	
PLACERVILLE	643,923	111,315	108,226	(3,089)	-	0.00%	-	-	-	(618)	(23,296)	(23,914)	
RED BLUFF	684,415	118,315	(19,652)	(137,967)	-	0.00%	-	-	-	(27,593)	(24,061)	(51,655)	
RIO VISTA	186,771	32,287	55,338	23,050	23,050	1.15%	(34,777)	(11,727)	(5,864)	(4,104)	(7,256)	(7,256)	
ROCKLIN	1,059,994	183,241	736,309	553,068	553,068	27.65%	(834,446)	(281,379)	(140,689)	(98,482)	(43,058)	(43,058)	
WILLOWS	97,200	16,803	203,795	186,992	186,992	9.35%	(282,126)	(95,134)	(47,567)	(33,297)	(3,819)	(3,819)	
YUBA CITY	1,962,590	339,273	(421,209)	(760,482)	-	0.00%	-	-	-	(152,096)	(71,340)	(223,436)	
<hr/>													
16,152,310	2,792,252	2,774,693	(17,559)	2,000,078			(3,017,636)	(1,017,559)	(508,779)	(356,146)	(403,527)	(603,527)	(508,779)
<hr/>													
		Total	(17,559)	2,000,078	100.00%						1/5 of shortage		
		calculate neg members	(2,017,636)						total margin	3,792,252			
SIR risk margin	----->	Plus 10x SIR	1,000,000						90% conf level	2,792,252			
	Funding for	Neg and 10 x SIR	(3,017,636)						10 x SIR	1,000,000			
										3,792,252			



## **ADMINISTRATIVE POLICY AND PROCEDURE #A-1**

**SUBJECT: BANKING LAYER PLAN FUND ADJUSTMENTS**

### Policy Statement:

It shall be the policy of the Northern California Cities Self Insurance Fund to review annually each Plan's financial status and to evaluate the appropriateness for declaring either a refund or an assessment to Member Agencies.

When so determined to be fiscally responsible by the Board of Directors, the adjustments shall be in accordance with the provisions outlined in this policy and procedure.

### Provisions:

1. The refund/assessment calculations shall be performed annually and presented to the Board of Directors at its meeting in April.
2. The "Total Equity" at December 31, "Gross Equity" at December 31, "Outstanding Claims Liabilities" at December 31, "Buffer Allocation" and "Net Equity" shall be used for purposes of calculating any adjustments.

The "Total Equity" shall be that figure in the Financial Consultants Financial Report representing total equity at December 31.

The "Outstanding Claims Liabilities" shall be that figure developed by the Financial Consultant based on the Actuarial Report and IBNR factors, which represents the total amount of reserves on open claims and Incurred But Not Reported (IBNR) at the 90% Confidence Level, at December 31.

The "Gross Equity" shall be the sum of the "Total Equity" minus the "Outstanding Claims Liability at the 90% Confidence Level."

The "Buffer Allocation" shall be the allocation among Members Agencies with a positive "Gross Equity" of the sum of the negative "Gross Equity" and 10 times the Banking Layer Limit.

The "Net Equity" shall be the sum of the "Gross Equity" minus the "Buffer Allocation"

### Assessments:

1. A Member Agency reflecting a negative "Gross Equity" shall be required to pay to the Treasurer twenty percent (20%) of the negative amount in two installments due September 15 and December 15 in the year in which the Assessment is declared. If 20% of the negative "Gross

Equity” is less than \$10,000, than the full amount will be paid to NCCSIF in the first installment of September 15 rather than two installments.

2. A Member Agency failing to meet the payment schedule above shall be charged interest in the manner and amount earned on funds deposited in LAIF.

Refunds:

1. A Member Agency shall be eligible for a refund by meeting the following conditions:

A. Participation in the Plan for three years

B. A positive Plan “Net Equity”

2. The Amount available to be refunded shall be the “Net Equity” as determined annually by the Board of Directors.

3. Member Agencies may decline the refund and leave such funds or a portion of the funds in their account.

4. Members Agencies may elect to allocate the remaining amount available as follows:

A. If funds are not being retained in their Account, then a negative balance in the other Program must first be offset

B. If not used for “5.” or “6a.” above, remaining available funds, or any portion thereof, may be used to offset the next fiscal year deposits, or may be requested in the form of a check

<b>Effective Date:</b>	May 26, 1989
First Revision Date:	June 14, 1996
Second Revision Date:	June 13, 1997
Third Revision Date:	December 17, 1999
Fourth Revision Date:	December 15, 2000
Fifth Revision Date:	March 16, 2007
Sixth Revision Date:	December 13, 2007
Seventh Revision Date:	April 25, 2008
Eighth Revision Date:	January 24, 2013





**REVIEW OF 2013 BANKING PLAN FUND ADJUSTMENT CALCULATIONS –  
LIABILITY CALCULATION SHEETS**

**ACTION ITEM**

**ISSUE:** On an annual basis the Executive Committee reviews and recommends to the Board of Directors the distribution of surplus funds and/or the assessment of Members not meeting the funding guidelines.

**RECOMMENDATION:** It is the recommendation of staff that the Executive Committee advise the Board of Directors that due to the status of the Net Equity position at the 90% confidence level plus the 10 times SIR contingency that refunds be made available to Members only at 35% of the available Net Equity position. This would result in dividends in the amount of \$167,129. There are assessments in the amount of \$134,887. No additional assessments are recommended.

**FISCAL IMPACT:** Assessments in the amount of \$134,887 will be billed in the next fiscal year. Assessments are billed in two installments on September 15 and December 15.

**BACKGROUND:** At the last NCCSIF Executive Committee meeting on March 13, 2014, the Committee decided to hold off on taking any action until they had time to review the impact to Members of all funding related recommendations.

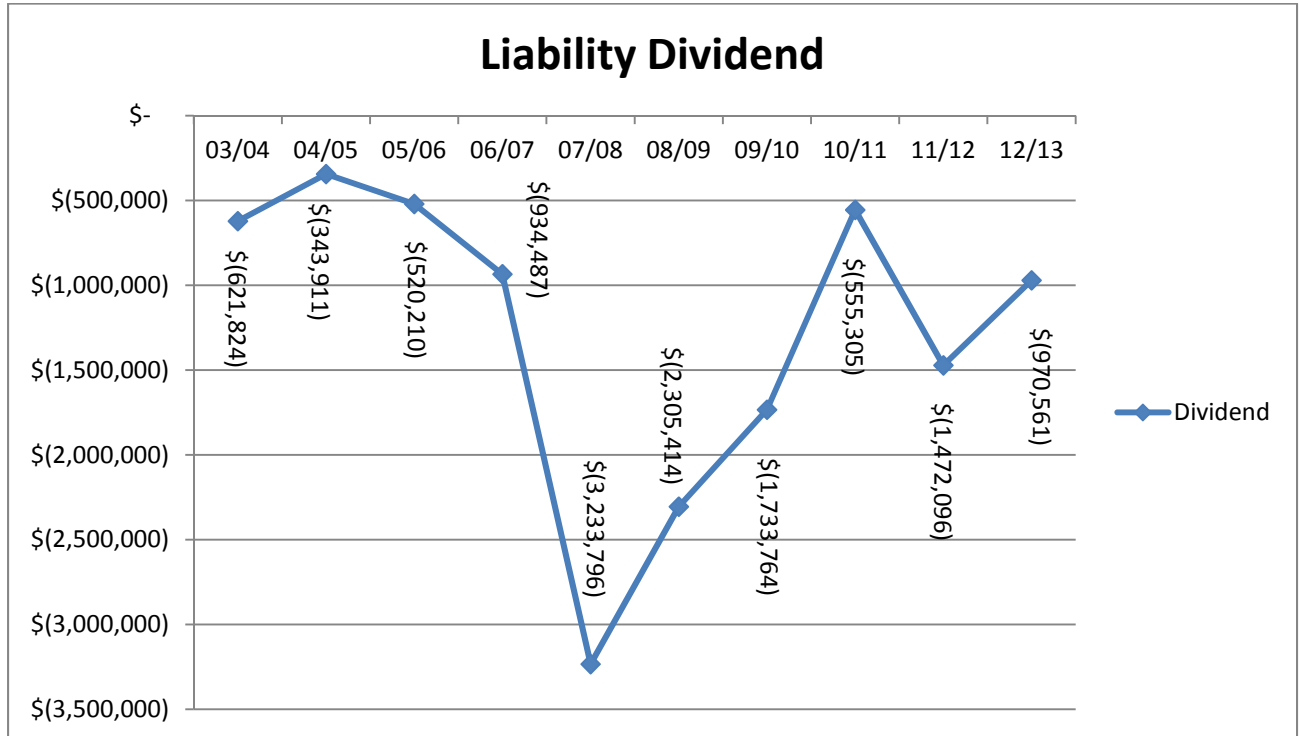
In accordance with Policy and Procedure A-1, Banking Plan Fund Adjustments, the NCCSIF Board of Directors annually reviews and determines whether to approve distribution of excess funds to members and/or a 20% assessment to those Members in a negative net equity position.

In the past ten years Members have received significant dividends while funding has remained relatively constant at the 60% confidence level. As a result over the long run loss payments have depleted surplus and as of this year Gross Equity at the 90% confidence level is \$977,512. Equity at the expected discounted level is \$1,781,874 which means that NCCSIF is not in a current cash flow problem, but should consider options to increase equity.

Consideration of options to increase the amount of Net Equity is addressed in the attached item on the 2014-15 Deposit Calculations.



Historical Dividends



**ATTACHMENT(S):** Liability Banking Layer Adjustment Calculations

NCCSIF Banking Layer Targeted Equity and Dividend and Assessment Worksheet												Proposed Strengthening Target Funding	Total Proposed Strengthening of Funding
Liability Banking Layer Evaluation of Equity by member above 90% confidence level as of 12/31/13													
O/S @ Exp times	margin to	Adjusted Member	Gross Equity above	Total of Positive	(not allocated to neg members)	Allocaiton of	100%	50%	35%	20%	Expected Assessment		
90% Factor	90% claims	Equity at 12/31/13	90% Conf level	Members	Percent allocation	10 x sir and Neg buffer	Net Equity above pool 10xsir and 90% conf. level	Net Equity above pool 10xsir and 90% conf. level	Net Equity above pool 10xsir and 90% conf. level	Expected Assessment			
A	B	C	D	E	F	G	H	I	J	K	L		
5640			C-B	D (positive only)	E/(E total)		D+G	D * 20%					
1.336							Neg = none avail.	Neg = none avail.	Neg = none avail.	Neg means Assessment			
							Shouldn't we assess?						
ANDERSON	3,963	997	127,705	126,709	126,709	7.67%	(90,082)	36,626	18,313	12,819	-	(891)	(891)
AUBURN	25,409	6,390	77,015	70,624	70,624	4.28%	(50,210)	20,415	10,207	7,145	-	(3,808)	(3,808)
COLUSA	33,539	8,435	7,951	(484)	-	0.00%	-	-	-	-	(97)	(2,803)	(2,899)
CORNING	149,404	37,575	(103,112)	(140,687)	-	0.00%	-	-	-	-	(28,137)	(11,538)	(39,675)
DIXON	8,485	2,134	158,138	156,004	156,004	9.44%	(110,909)	45,094	22,547	15,783	-	(1,958)	(1,958)
FOLSOM	883,920	222,303	753,444	531,141	531,141	32.15%	(377,610)	153,532	76,766	53,736	-	(75,709)	(75,709)
GALT	325,857	81,952	(94,836)	(176,788)	-	0.00%	-	-	-	-	(35,358)	(21,702)	(57,060)
GRIDLEY	160,744	40,427	30,791	(9,636)	-	0.00%	-	-	-	-	(1,927)	(9,936)	(11,863)
IONE	31,301	7,872	(4,635)	(12,507)	-	0.00%	-	-	-	-	(2,501)	(1,940)	(4,442)
JACKSON	39,191	9,856	(21,797)	(31,653)	-	0.00%	-	-	-	-	(6,331)	(2,487)	(8,817)
LINCOLN	147,808	37,173	205,185	168,012	168,012	10.17%	(119,446)	48,565	24,283	16,998	-	(10,506)	(10,506)
MARYSVILLE	328,438	82,601	(81,753)	(164,354)	-	0.00%	-	-	-	-	(32,871)	(22,243)	(55,114)
OROVILLE	4,080	1,026	128,101	127,075	127,075	7.69%	(90,342)	36,732	18,366	12,856	-	(1,754)	(1,754)
PARADISE	287,078	72,199	(32,106)	(104,305)	-	0.00%	-	-	-	-	(20,861)	(18,586)	(39,447)
RED BLUFF	176,421	44,369	10,348	(34,021)	-	0.00%	-	-	-	-	(6,804)	(11,824)	(18,629)
RIO VISTA	57,127	14,367	19,479	5,112	5,112	0.31%	(3,634)	1,478	739	517	-	(4,564)	(4,564)
ROCKLIN	224,001	56,336	246,328	189,993	189,993	11.50%	(135,073)	54,919	27,460	19,222	-	(5,183)	(5,183)
WILLOWS	11,631	2,925	69,930	67,005	67,005	4.06%	(47,637)	19,369	9,684	6,779	-	(1,010)	(1,010)
YUBA CITY	299,903	75,425	285,696	210,272	210,272	12.73%	(149,491)	60,781	30,391	21,273	-	(26,442)	(26,442)
	3,198,300	804,363	1,781,874	977,512	1,651,946		(1,174,435)	477,512	238,756	167,129	(134,887)	(234,887)	(369,774)
		Total		977,512	1,651,946	100.00%						1/5 of shortage	
		neg members		(674,435)			total margin	1,304,363					
SIR risk margi ----->		Plus 10x SIR		500,000			90% conf level	804,363					
Funding for		Neg and 10 x SIR		(1,174,435)			10 x SIR	500,000					
								1,304,363					



## REVIEW OF 2013 SHARED RISK LAYER PLAN FUND ADJUSTMENT CALCULATIONS – WORKERS’ COMPENSATION CALCULATION SHEETS

### ACTION ITEM

**ISSUE:** On an annual basis in accordance with Policy and Procedure A-12, Shared Risk Layer Plan Fund Adjustments and A-17, Target Equity Plan, the NCCSIF Board of Directors reviews and determines whether to approve distributions of excess Shared Risk Layer Funds to the members or if the fund is in a negative position, reviews and approves any assessments.

**RECOMMENDATION:** Staff recommends that the Executive Committee approve recommending to the Board of Directors releasing 35% of the funds available for refund, or \$931,758. Of this amount staff recommends that NCCSIF continue to fund the Risk Management Grants in the amount of \$200,000. Finally, it is recommended that \$600,000 be contributed from the refund to the Workers’ Compensation Banking Layer members’ equity, as that fund is in a negative position at the 90% confidence level. The remaining \$131,758 would be distributed to Members using an allocation based on their historical contributions to the Shared Risk Layer.

**FISCAL IMPACT:** \$931,758 would be refunded from Shared Risk layer equity. Last year a refund of \$880,000 was approved.

**BACKGROUND:** The Shared Risk Layer Plan Fund Adjustments are based on information from the Actuarial Study and the 12/31 Financial Statement. There are two comparisons and the refund is based on the lesser amount of the two. The first comparison is the Outstanding Liability at the discounted 90% confidence level less the assets at 12/31. The second comparison is the Outstanding Liabilities at the discounted expected confidence level less the assets at 12/31 less the amount representing five times the Shared Layer or \$2,000,000. In this year’s evaluation the amount less the 90% confidence level yielded a lower amount of surplus, \$2,662,167. Staff recommends returning 35% of this amount (\$931,758). Not returning all funds lessens the potential to deplete the fund layer too quickly if there is adverse loss development in the future. Historically NCCSIF has returned amounts ranging from 25% to 50% of available funds.

### ATTACHMENT(S):

1. Workers’ Compensation Shared Risk Layer Plan Fund Adjustments:
2. Policy and Procedure A-12 Shared Risk Layer Plan Fund Adjustments
3. Policy and Procedure A-17 Target Equity Plan

**Shared Risk Layer Plan Fund Adjustments - Workers' Compensation for 2014 Distribution**

Total Assets at 12/31/13 A	Previous Assessment (Refund) B	Discounted Outstanding Liabilities @ Expected C	Outstanding Liabilities @ 80% D	Outstanding Liabilities @ 90% E	5 times SIR F	Available Refund A-E	
\$18,131,167	\$880,000	\$12,059,000	\$13,882,000	\$15,469,000	\$2,000,000	\$2,662,167	
Recommended Refund of: \$		931,758		600,000	Recommended	35%	931,758
Members	Total Premium	Total %	Refund	Banking Layer Transfer	Risk Mgmt. Grants	Remaining Refund	
					200,000		
Anderson	\$955,004	2.93%	\$27,300	\$ 17,580	\$ 5,860	\$3,860	
Auburn	\$1,072,669	3.29%	\$30,664	\$ 19,746	\$ 6,582	\$4,336	
Colusa	\$723,843	2.22%	\$20,692	\$ 13,325	\$ 4,442	\$2,926	
Corning	\$721,972	2.22%	\$20,639	\$ 13,290	\$ 4,430	\$2,918	
Dixon	\$1,373,701	4.21%	\$39,269	\$ 25,287	\$ 8,429	\$5,553	
Folsom	\$7,997,319	24.54%	\$228,615	\$ 147,215	\$ 49,072	\$32,328	
Galt	\$1,843,204	5.65%	\$52,691	\$ 33,930	\$ 11,310	\$7,451	
Gridley	\$839,621	2.58%	\$24,002	\$ 15,456	\$ 5,152	\$3,394	
Ione	\$83,719	0.26%	\$2,393	\$ 1,541	\$ 514	\$338	
Jackson	\$455,073	1.40%	\$13,009	\$ 8,377	\$ 2,792	\$1,840	
Lincoln	\$1,476,069	4.53%	\$42,196	\$ 27,172	\$ 9,057	\$5,967	
Maysville	\$1,068,469	3.28%	\$30,544	\$ 19,668	\$ 6,556	\$4,319	
Nevada City	\$469,099	1.44%	\$13,410	\$ 8,635	\$ 2,878	\$1,896	
Oroville	\$1,722,079	5.28%	\$49,228	\$ 31,700	\$ 10,567	\$6,961	
Placerville	\$1,335,613	4.10%	\$38,180	\$ 24,586	\$ 8,195	\$5,399	
Paradise	\$1,474,621	4.52%	\$42,154	\$ 27,145	\$ 9,048	\$5,961	
Red Bluff	\$1,566,569	4.81%	\$44,783	\$ 28,838	\$ 9,613	\$6,333	
Rio Vista	\$612,567	1.88%	\$17,511	\$ 11,276	\$ 3,759	\$2,476	
Rocklin	\$3,301,879	10.13%	\$94,389	\$ 60,781	\$ 20,260	\$13,347	
Willows	\$554,840	1.70%	\$15,861	\$ 10,214	\$ 3,405	\$2,243	
Yuba City	\$2,946,448	9.04%	\$84,229	\$ 54,238	\$ 18,079	\$11,911	
Total	\$32,594,377	100.00%	\$931,758	\$ 600,000	\$ 200,000	\$131,758	



## **ADMINISTRATIVE POLICY AND PROCEDURE # A-12**

**SUBJECT: SHARED RISK LAYER PLAN FUND ADJUSTMENTS**

### Policy Statement:

It shall be the goal of the Northern California Cities Self Insurance Fund (NCCSIF) to retain funds in the Shared Risk Layer Programs sufficient to meet an expected discounted level of “outstanding liabilities” plus a reasonable contingency margin, for all program years combined. NCCSIF shall annually review the financial position for each open program based on NCCSIF’s actuarial study, and evaluate the claims payment pattern to determine if the current assets and projected payments are sufficient to maintain the program liquidity. The review will evaluate the appropriateness for declaring either a refund or an assessment to Members.

When determined to be fiscally responsible by the Board of Directors, the adjustments will be in accordance with the provisions outlined in this policy and procedure.

### Procedure:

1. The evaluation shall be performed annually and presented to the Board of Directors at its meeting in the spring of each year.
2. The “total assets” at December 31, “outstanding claims liabilities” at December 31 and “adjustment balance” will be used for the purposes of calculating any adjustments.
  - “total assets” shall be that figure in the auditor’s financial Report representing total assets at June 30, minus claims paid between June 30 and December 31.
  - “outstanding claims liabilities” shall be that figure in the actuarial Review which represents the total amount of reserves on open claims and Incurred But Not Reported (IBNR) claims stated at an expected confidence level and optionally at a 60% and 70% confidence level, discounted or at present value, for open shared risk layer program years, but based upon the December 31, loss statistics.
  - “adjustment balance” shall be the sum for each applicable shared risk layer program year of the “total assets” minus the chosen “outstanding liabilities”.
3. Refunds:

A Member shall be eligible for a refund by meeting the following conditions:

  - a. Participation in the plan for three years;
  - b. Applicable program years determined separately for liability and workers’ compensation results in a positive adjustment balance.

- c. The amount to be refunded shall be a certain percentage of the “adjustment balance” as determined annually by the Board of Directors.
4. Assessments:
 

A Member will be assessed if the “adjustment balance” for the open Shared Risk Layer Program Years (determined separately for liability and workers’ compensation) is/are negative. The amount of the assessment declared will be 100% of the deficit “adjustment balance”. The amount of the assessment will be collected over a period of seven (7) years. The member shall be required to pay their proportional share for each program year in a deficit position. The proportional share is the Members’ % of total contributions for that program year. Payment will be made as part of the September 15 program billings.
  5. A Member failing to meet the payment schedule above shall be charged interest in the manner and amount earned on funds deposited in LAIF, at the time they are delinquent.
  6. Refunds from positive years will first go to offset negative years before being refunded to Members.
  7. Refunds from positive years will first go to offset negative years in another program before being refunded to Members.
  8. **Effective July 1, 2013, “Participants” that withdraw from NCCSIF’s Workers’ Compensation plan, agree that any available funds’ allocated to them in the Shared Risk Layer, will remain with NCCSIF until such time as the “Program Year” is closed. This includes funds allocated to them via the “Shared Risk Layer Plan Adjustment” or any other manner of distribution other than the declaration of a dividend by the Board or in accordance with distribution described in the Joint Powers Agreement upon the dissolution of NCCSIF. If a “Program Year” is not closed and the “Participating Member” would be eligible for a distribution, they may annually send a written request for release of their funds to the Board of Directors. This action will require approval of the Board of Directors as specified in the JPA Bylaws, Section 3, paragraph A.**

**Effective Date:** June 16, 2000  
**First Revision Date:** April 11, 2003  
**Second Revision Date:** January 24, 2013



**ADMINISTRATIVE POLICY AND PROCEDURE # A-17**

**SUBJECT: SHARED RISK LAYER PLAN TARGET EQUITY POLICY**

Policy Statement:

This policy will operate in conjunction with the following policies and procedures:

**L – 1: SHARED RISK LAYER LIABILITY DEPOSIT DEVELOPMENT PLAN**

**WC – 1: SHARED RISK LAYER WORKERS’ COMPENSATION DEPOSIT DEVELOPMENT PLAN**

**A – 12: SHARED RISK LAYER PLAN FUND ADJUSTMENTS**

It shall be the goal of this policy is to develop guidelines setting target funding levels for the Shared Risk Layers in the Liability and Workers’ Compensation programs. The policy seeks to establish a prudent funding threshold to ensure the programs are actuarially sound. When equity exceeds the target the Board may determine any surplus to be distributed through a dividend in accordance with Policy and Procedure A – 12 Shared Risk Layer Plan Fund Adjustments.

Funding shortfalls under the target may lead the Board to raise funding rates to re-capitalize a program.

**1. FUNDING CRITERIA**

The programs shall utilize expected liabilities at a 55% confidence level (CL) when reporting liabilities in the NCCSIF Financial Statements and Audit.

The program goals will be to maintain a “contingency fund” with assets equal to the difference between expected liabilities (55% CL) and discounted liabilities at a (90% CL).

The programs may pay dividends when surplus equity exceeds the 90% discounted CL and as per Policy and Procedure A – 12 above.

The programs may use surplus for rate stabilization.

The programs will fund current years at a 60% CL or higher.

**2. FUNDING BENCHMARKS**

In addition to the program maintaining a discounted target equity of 90%, other benchmark ratios will be reviewed annually to ensure prudent funding levels be maintained.

The programs will endeavor to meet the following ratios:



- ☞ **Equity to SIR** **Target = 3 to 5:1**  
This ratio is a measure of the maximum amount equity could decline due to a single full limits loss. It also measures the funds available to take a higher SIR. A high ratio is desirable.
- ☞ **Net Contributions to Equity** **Target  $\leq$  2 to 1**  
This ratio measures whether inadequate funding for new years could adversely affect equity.
- ☞ **Claims Reserves plus IBNR to Equity** **Target = Less then  $\leq$  3 to 1**  
This ratio is a measure of how equity is leveraged against total reserves.
- ☞ **Change in Prior Year's Loss Development** **Target  $-20\% < x < 20\%$**   
This ratio is a measure of the development in prior years' ultimate net loss run from one year to the next.
- ☞ **Change in Member Equity** **Target  $\geq -10\%$**   
This ratio measures if a decline in equity in excess of 10% has taken place. If it has then NCCSIF may want to consider an increase in pricing.

### 3. DEFINITIONS

This policy contains terms and words with special meaning to risk funding. Those terms and others are defined below:

**Claims Reserves:** Estimate of the funds needed to pay for known claims against members that have been reported to NCCSIF. The Third Party Claims Administrator will establish a reserve for each open claim.

**Confidence Level (CL):** The probability premium collected or program equity is sufficient to pay the actuarially projected ultimate net loss. Expected value is equal to a 55% probability funds are sufficient to pay claims. A 90% confidence level predicts there is only a 10% probability there is insufficient funding to pay the ultimate net loss.

**Contingency Fund:** Net assets held to pay claims above "expected liabilities".

**Dividend:** Amount payable to members from surplus funds in a program.

**Expected Liabilities:** Claims reserve plus IBNR, discounted, and reported at a 55% CL for all program years.

**Equity:** Total assets less total liabilities. Stated as retained earnings, equity or net assets on the balance sheet.

**Incurred But Not Reported (IBNR) Claims:** Estimate of the funds needed to pay for covered losses that have occurred but have not been reported; and expected future loss development on claims already reported.

**Self Insured Retention (SIR):** Dollar amount of pooled risk before any excess coverage is triggered.

**Ultimate Net Loss:** The sum of claims paid to date, claim reserves and IBNR. This is an actuarial estimate of the total value of all claims that will ultimately be paid at a given point in time.

#### 4. POLICY REVIEW

The Program Administrator will submit a yearly report summarizing the programs financial positions against the guidelines established in this policy. The policy will be periodically reviewed by the Board and revised as necessary.

**Effective Date:** December 18, 2005

**First Revision Date:** January 24, 2013



**REVIEW OF 2013 SHARED RISK LAYER PLAN FUND ADJUSTMENT  
CALCULATIONS – LIABILITY CALCULATION SHEETS**

**ACTION ITEM**

**ISSUE:** On an annual basis in accordance with Policy and Procedure A-12, Shared Risk Layer Plan Fund Adjustments, the NCCSIF Board of Directors reviews and determines whether to approve distributions of excess Shared Risk Layer Funds to the members, or if the fund is in a negative position reviews and approves any assessments. The Liability Shared Risk Layer remains in a deficit position due to large losses in program years 2009, 2010, and 2011. Based on Shared risk layer assets at 12/31/13, NCCSIF has negative equity at the 80% and 90% discounted levels. The calculation develops an assessment of (\$1,135,000). Last year staff recommended a five year assessment in the amount of \$600,000 - \$800,000 per year to rebuild the fund. As the fund is continuing to decrease over last year, this course of action should be continued.

**RECOMMENDATION:** Staff recommends that the Board of Directors approves an Assessment of \$600,000 for the Liability Shared Risk Layer. Staff also recommends applying 67% of the CJPRMA refund of \$399,359, or \$267,571, to the Assessment, leaving \$332,429 to be assessed to Members.

**FISCAL IMPACT:** \$600,000 added to the Liability Shared Risk Layer Fund.

**BACKGROUND:** The Shared Risk Layer fund adjustments are based on information from the DRAFT Actuarial Study and the 12/31 Financial Statement. There are two comparisons and the refund is based on the lesser amount of the two. The first comparison is the Outstanding Liabilities at the discounted 90% confidence level less the assets at 12/31. The second comparison is the Outstanding Liabilities at the discounted expected confidence level less the assets at 12/31 and less the amount representing five times the SIR or \$2,250,000. In this year's evaluation the Outstanding Liabilities at the discounted expected level less the amount representing five times the SIR yields a higher negative amount at \$1,135,906. The Policy and Procedure A-12 allows funds to be collected over a period of up to seven years, but due to the fact that this deficit is continuing to grow a faster reimbursement is required. The \$600,000 represents 53% of the deficit amount.

**ATTACHMENT(S):** Liability Shared Risk Layer Plan Fund Adjustments.

**Shared Risk Layer Plan Fund Adjustments - LIABILITY for 2014-15 Funding**

Total Assets as of 12/31/13*		Outstanding Liabilities @ Expected	Outstanding Liabilities @ 70%	Outstanding Liabilities @ 80%	Outstanding Liabilities @ 90%	Any surplus should be in excess of the liabilities at the 90% confidence level and excess of the liabilities at expected plus 3-5 times SIR. This year we suggest 5 times SIR A-(C+G) or A-F
\$6,380,094		\$0	\$5,266,000	\$5,913,000	\$6,532,000	\$7,505,000
<b>Recommended Refund of: \$</b>		\$ -		\$ 600,000		
<b>Members</b>	<b>Total Premium</b>	<b>Total %</b>		<b>Assessment Allocation</b>	<b>Less CJPRMA Refund</b>	<b>No refund available Assessment Amount</b>
Anderson	\$469,682	2.46%		\$ 14,760	(\$5,464)	\$ 9,296
Auburn	\$1,123,437	5.88%		\$ 35,304	(\$11,663)	\$ 23,640
Colusa	\$381,145	2.00%		\$ 11,977	(\$3,322)	\$ 8,656
Corning	\$481,359	2.52%		\$ 15,126	(\$4,721)	\$ 10,405
Dixon	\$968,407	5.07%		\$ 30,432	(\$10,052)	\$ 20,379
Elk Grove				\$ -		\$ -
Folsom	\$3,326,767	17.42%		\$ 104,542	(\$69,058)	\$ 35,484
Galt	\$1,290,124	6.76%		\$ 40,542	(\$17,630)	\$ 22,912
Gridley	\$479,214	2.51%		\$ 15,059	(\$7,699)	\$ 7,360
Ione	\$45,652	0.24%		\$ 1,435	(\$2,263)	\$ (828)
Jackson	\$378,143	1.98%		\$ 11,883	(\$4,549)	\$ 7,333
Lincoln	\$1,488,064	7.79%		\$ 46,762	(\$19,638)	\$ 27,124
Maysville	\$940,157	4.92%		\$ 29,544	(\$7,932)	\$ 21,612
Oroville	\$1,303,165	6.83%		\$ 40,951	(\$12,059)	\$ 28,892
Paradise	\$856,618	4.49%		\$ 26,919	(\$7,876)	\$ 19,043
Red Bluff	\$1,193,550	6.25%		\$ 37,507	(\$12,373)	\$ 25,134
Rio Vista	\$438,534	2.30%		\$ 13,781	(\$4,581)	\$ 9,200
Rocklin	\$1,648,801	8.64%		\$ 51,813	(\$30,983)	\$ 20,830
Willows	\$218,688	1.15%		\$ 6,872	(\$2,817)	\$ 4,055
Yuba City	\$2,061,846	10.80%		\$ 64,793	(\$32,890)	\$ 31,902
<b>Total</b>	<b>\$19,093,353</b>	<b>100.00%</b>		<b>\$ 600,000</b>	<b>(\$267,571)</b>	<b>\$ 332,429</b>

\*Uses Total Assets at 12/31/13.

186791

267571

\*\* Ione is in calculation but not eligible for refund until 2013.



## PRELIMINARY 2014/15 NCCSIF BUDGET

### INFORMATION ITEM

**ISSUE:** On an annual basis, NCCSIF Board reviews and approves the budget for the next fiscal year. The preliminary budget is reviewed in the spring with the final budget reviewed and approved at the June Board meeting. Items highlighted in blue on the attached preliminary budget are items with substantial increase from last year. The Administrative Costs are discussed in more detail below. We reviewed the budget to actual revenues provided by our accountant in creating the FY14/15 budget.

#### ADMINISTRATIVE EXPENSES

- The Claims Audits – Liability claims audit was performed in 13/14 therefore cost are allocated to the 14/15 year of \$7,350 for the Workers’ Compensation Claims Audit.
- The Financial Audit amount has been increased in accordance with the current contract with Perry Smith
- Legal Services have decreased from \$15,000 to \$10,000.
- Actuarial Services are included at \$6,300 for the liability and \$4,200 for the WC which includes the \$2,000 credit we received from CSAC for the actuarial each year.
- Computer Services remains at \$0 due to inactivity. This line item is for Accounting programming
- NCCSIF is accredited with excellence until September 2015. This cost occurs every three years.
- Fidelity Bonds are expected to remain the same at \$2,000. This is the bond for the JPA/Treasurer.
- Miscellaneous Consultants remains the same at \$5,000.
- Bickmore’s services have been broken out this year and have been increased from a total of \$155,260 to \$158,510 to reflect a projected additional increase of 2% . Their agreement allows for annual adjustment.
- Lexipol Law Enforcement Policy Manual was increased from \$100,000 to \$110,000 to reflect the addition of Elk Grove.



**Northern California Cities Self Insurance Fund  
Executive Committee Meeting  
April 3, 2014**

- Property Appraisal Budget has been removed as they have been completed in 12/13 and 13/14.
- Safety Services from OccuMed remains the same at \$23,000, but may be increased due to the addition of Elk Grove.
- Online Risk Management Services, for Target Solutions, was decreased from \$20,000 to \$14,000 to reflect actual usage.
- Wellness was increased from \$13,840 to \$14,150 to reflect additional increases per the agreement with ACI.
- State Funding/Fraud Assessment has been increased from \$135,000 to \$145,000 in anticipation of increases as seen in prior years.
- Program Administration costs have been increased from \$332,100 to \$351,826 to anticipate additional increases in the renewal of Program Administration and Accounting Services Agreements.

**TOTAL ADMINISTRATIVE COSTS:** \$1,050,510 compared to \$1,045,750 last year, an increase of .01%. Banking layer contributions are estimated at \$6,660,973 compared to \$5,551,540 which is a 20% increase from last year. Shared Risk Layer contributions are estimated at \$3,807,212 compared to \$3,179,888 for last year which is a 19.7% increase from last year. Workers' Compensation payroll has increased by 24% primarily due to the addition of Elk Grove. With respects to Liability, the actuarial rates have been increased 8.5%.

The Banking layer or Shared Risk layer expenses do not yet show the refund and assessment as that is determined individually by Members. Total revenues are estimated at \$13,826,032 compared to \$12,077,653 last year.

**RECOMMENDATION:** There is no recommendation as this is an information item only.

**FISCAL IMPACT:** The overall preliminary revenues will be higher than last year's revenues of \$12,077,653 depending on the approved Confidence Level funding to be approved.

**BACKGROUND:** Annually NCCSIF sets a budget for revenues and expenses to be incurred during the fiscal year.

**ATTACHMENT(S):** Preliminary 2014/15 NCCSIF Budget.

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**

**BUDGET**

July 1, 2013 to June 30, 2014

CATEGORY		PRIOR YEAR	TOTAL	WORKERS' COMP.	LIABILITY	PROPERTY	CRIME
Chart of Acc't							
<b>REVENUES:</b>							
41010	Program Administration	\$ 332,100	\$ 351,826	\$ 162,913	\$ 188,913		
	Claims Administration	\$ 196,250	\$ 189,700	\$ 169,900	\$ 19,800		
	Other Expenses	\$ 517,400	\$ 511,110	\$ 230,580	\$ 280,530		
	Banking Layer Deposit	\$ 5,551,540	\$ 6,662,819	\$ 5,039,207	\$ 1,623,612		
	CJPRMA Refund Distribution	\$ (414,401)	\$ (399,360)	\$ -	\$ (399,360)		
	Shared Risk Layer Deposit	\$ 3,179,888	\$ 4,747,965	\$ 3,488,682	\$ 1,259,283		
	Excess Coverage Deposit (CSAC and CJPRMA)	\$ 1,789,713	\$ 1,957,778	\$ 988,000	\$ 969,778		
	Group Purchase Coverage	\$ 925,163	\$ 869,163			\$ 845,440	\$ 23,723
	<b>TOTAL REVENUES</b>	<b>\$ 12,077,653</b>	<b>\$ 14,891,001</b>	<b>\$ 10,079,282</b>	<b>\$ 3,942,556</b>	<b>\$ 845,440</b>	<b>\$ 23,723</b>
Administrative Expenses:							
52101	Claims Audit	\$ 7,000	\$ 7,350	\$ 7,350			
52102	Financial Audit	\$ 26,100	\$ 27,000	\$ 13,500	\$ 13,500		
52103	Legal Services	\$ 15,000	\$ 10,000	\$ 5,000	\$ 5,000		
52104	Actuarial Review	\$ 10,000	\$ 10,500	\$ 4,200	\$ 6,300		
52105	Computer Services	\$ -	\$ -	\$ -	\$ -		
52106	CAJPA Accreditation	\$ -	\$ -	\$ -	\$ -		
52107	Employee Dishonesty Bonds	\$ 2,000	\$ 2,000	\$ 1,000	\$ 1,000		
52109	Misc. Consulting/Contingency	\$ 5,000	\$ 5,000	\$ 2,500	\$ 2,500		
	<b>Total Administration Expenses</b>	<b>\$ 65,100</b>	<b>\$ 61,850</b>	<b>\$ 33,550</b>	<b>\$ 28,300</b>		
Safety Services:							
52204	Bickmore Onsite Risk Assessments	\$ 155,260	\$ 66,250	\$ 33,250	\$ 33,000		
52201	Outside Training	\$ 25,000	\$ 30,000	\$ 15,000	\$ 15,000		
52202	Risk Mgmt Comm Mtg Expense	\$ 1,000	\$ 1,000	\$ 500	\$ 500		
52204	Bickmore Police Risk Mgmt Comm Training	\$ 12,000	\$ 12,400	\$ 6,200	\$ 6,200		
52204	Bickmore Risk Control Service Days	\$ -	\$ 31,500	\$ 15,750	\$ 15,750		
52204	Bickmore Phone Consultation	\$ -	\$ 18,600	\$ 9,300	\$ 9,300		
52204	Bickmore Newsletter	\$ -	\$ 5,580	\$ 2,790	\$ 2,790		
52207	Seminars and PARMA	\$ 63,200	\$ 72,600	\$ 40,000	\$ 32,600		
52208	Lexipol Law Enforcement Policy Manual Updates DTBs	\$ 100,000	\$ 110,000	\$ 7,500	\$ 102,500		
52209	Safety Contingency (Police cameras?)	\$ -	\$ 12,000	\$ 6,000	\$ 6,000		
52204	Bickmore Safety/Training Coordination	\$ -	\$ 14,880	\$ 7,440	\$ 7,440		
52204	Bickmore Meeting Preparation	\$ -	\$ 9,300	\$ 4,650	\$ 4,650		
52214	OCCUMED Occupational Health Consulting	\$ 18,000	\$ 18,000	\$ 18,000	\$ -		
52215	Online Risk Management Services - TargetSolutions	\$ 20,000	\$ 14,000	\$ 7,000	\$ 7,000		
52217	ACI - Wellness Optional	\$ 13,840	\$ 14,150	\$ 14,150	\$ -		
	<b>Total Safety Services Expense</b>	<b>\$ 408,300</b>	<b>\$ 430,260</b>	<b>\$ 187,530</b>	<b>\$ 242,730</b>		
Claims Administration							
52302	Claims Administration Fee**(Paid through claims costs)	\$ 49,250	\$ 554,468	\$ 534,668	\$ 19,800		
Less WC Claims Administrative Costs \$534,668			\$ (534,668)	\$ (534,668)			
52303	Fraud Hotline	\$ -	\$ -	\$ -	\$ -		
52305	MPN Services*	\$ 12,000	\$ 24,900	\$ 24,900	\$ -		
52304	State Funding/Fraud Assessment	\$ 135,000	\$ 145,000	\$ 145,000	\$ -		
	<b>Total Claims Admin Expenses</b>	<b>\$ 196,250</b>	<b>\$ 189,700</b>	<b>\$ 169,900</b>	<b>\$ 19,800</b>		
*MPN services are based o all members using program.							
Program Administration							
52401	Program Administration Fee	\$ 270,000	\$ 286,000	\$ 130,000	\$ 156,000		
52403	Accounting Services	\$ 62,100	\$ 65,826	\$ 32,913	\$ 32,913		
	<b>Total Program Admin Expenses</b>	<b>\$ 332,100</b>	<b>\$ 351,826</b>	<b>\$ 162,913</b>	<b>\$ 188,913</b>		
Board Expenses							
52501	Executive Committee	\$ 2,000	\$ 2,000	\$ 1,000	\$ 1,000		
52502	Executive Committee Member Travel	\$ 5,000	\$ 5,000	\$ 2,500	\$ 2,500		
52503	Board of Directors Meetings (includes Travel)	\$ 6,000	\$ 6,000	\$ 3,000	\$ 3,000		
XXXXX	Board of Directors Long Range Planning Session (every 3 years)	\$ -	\$ -	\$ -	\$ -		
52504	Association Memberships (PARMA, CAJPA, AGRIP)	\$ 6,000	\$ 6,000	\$ 3,000	\$ 3,000		
	<b>Total Board Expenses</b>	<b>\$ 19,000</b>	<b>\$ 19,000</b>	<b>\$ 9,500</b>	<b>\$ 9,500</b>		
Other Administration Expenses - Not identified with above budget line items							
52000	Administrative Expense	\$ -	\$ -	\$ -	\$ -		
52001	Administration Expense - Other	\$ -	\$ -	\$ -	\$ -		
	Total Other Admin	\$ -	\$ -	\$ -	\$ -		
	<b>Total Admin Expenses</b>	<b>\$ 1,020,750</b>	<b>\$ 1,052,636</b>	<b>\$ 563,393</b>	<b>\$ 489,243</b>		
Program Admin Fee							
		\$ 664,075	\$ 687,751	\$ 377,473	\$ 310,278		
General Admin Fee							
		\$ 368,075	\$ 364,885	\$ 185,920	\$ 178,965		
	<b>Total Admin Expenses</b>	<b>\$ 1,032,150</b>	<b>\$ 1,052,636</b>	<b>\$ 563,393</b>	<b>\$ 489,243</b>		



Agenda Item D.4.a.

**PRELIMINARY 2014/15 DEPOSIT CALCULATIONS -  
 WORKERS' COMPENSATION PROGRAM**

**ACTION ITEM**

**ISSUE:** The annual actuarial review, *based on 12/31/13 loss information*, has been received in DRAFT form and has been reviewed. Exhibit 2 Page 2a provides the estimated ultimate cost of claims and expenses for the banking layer and the shared risk layer for the 2014/2015 Program Year. They are shown excluding 4850 & 4850 TD. These exhibits also provide the outstanding liabilities including ALAE for the banking and pooling layers projected for 12/31/13 and projected for 6/30/14. By having these studies done, NCCSIF is able to project their funding for the upcoming year.

**The NCCSIF Banking Layer is in a negative position at the 90% confidence level. As a result funding should increase for the next fiscal year from the current 60% confidence level. Rates are shown at 60%, 65%, 70% and 75%**

Year	Discount Rate	Rate & Confidence Level
2012/13	3.0%	\$3.967@60%
2013/14	1.5%	\$4.092@60%
<b>2014/15</b>	<b>1.5%</b>	<b>\$4.092@60%</b>
<b>2014/15</b>	<b>1.5%</b>	<b>\$4.23@65%</b>
<b>2014/14</b>	<b>1.5%</b>	<b>\$4.373@70%</b>
<b>2014/15</b>	<b>1.5%</b>	<b>\$4.621@75%</b>

**RECOMMENDATION:** The calculations remain PRELIMINARY due to the fact that excess costs are not yet finalized and the service contract renewals are not finalized. These costs are finalized by May. It is the recommendation of staff that funding be increased from the current 60% confidence level to either the 65% or 70% discounted confidence level. 65% results in a deposit increase of 8.9% and 70% results in a deposit increase of 11.94%. The Shared Layer refund and Banking Layer assessment add an additional 2.5%. Costs vary by Member based on their losses and payroll. The recommended maximum increase by Member is 40%.





**FISCAL IMPACT:** Varies by confidence level selected and varies by Member. See funding options summary attached which shows the total deposit at the various confidence levels, shared layer refund, and banking layer assessment.

**BACKGROUND:** The actuary estimates that the NCCSIF Banking Layer will be funded below the 80% discounted confidence level as of June 30, 2014. The Shared Risk Layer is estimated to have assets of approximately \$1,828,000 above the 90% confidence level as of June 30, 2014.

It is suggested that for the next fiscal year funding of the Banking Layer increase to either the 65% or 70% discounted confidence level. Funding should be reviewed closely next year and if there is further deterioration in the Banking Assets a higher funding level will be recommended for that layer.

Current year losses compared to the prior year are mixed. Please see the chart below:

Estimated Ultimate at 12/31/13			Estimated Ultimate at 12/31/12*	
Year	Ultimate	Paid	Ultimate	Paid
2009-10	\$4,334,000	\$2,739,692	\$5,262,000	\$3,103,841
2010-11	\$3,614,000	\$1,829,608	\$4,811,000	\$2,045,630
2011-12	\$6,114,000	\$2,349,578	\$6,529,000	\$2,079,366
2012-13	\$5,116,000	\$1,098,678	\$6,312,000	\$802,974
2013-14	\$3,131,000	\$169,631	\$6,486,000	

\*Included TD amount on 4850 claims, not included in the 2013 numbers.

**ATTACHMENTS:**

1. Preliminary 14/15 Workers' Compensation Deposit Funding Options Summary
2. Preliminary Deposit Allocation
3. Banking Layer Allocation Calculation page
4. Shared Layer Allocation Calculation page

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**

**Worker's Compensation Program**

**PRELIMINARY Funding Option A @ 60%**

**July 1, 2014 to June 30, 2015**

<b>Funding Confidence Level:</b>		<b>60% Discount Rate</b>		<b>1.50%</b>
		<b>CJPRMA</b>		
<b>Banking Layer Funding</b>	<b>\$ 5,037,361</b>	<b>Premium:</b>	<b>\$</b>	<b>988,000</b>
		<b>Admin</b>		
<b>Shared Risk Layer Funding</b>	<b>\$ 2,515,912</b>	<b>Expenses:</b>	<b>\$</b>	<b>552,330</b>

<b>MEMBER ENTITY</b>	<b>FINAL DEPOSIT</b>	<b>FINAL % CHANGE</b>	<b>SHARED REFUND*</b>	<b>BANKING ASSESSMENT</b>	<b>Total All Costs</b>
Anderson	\$ 184,892	0.39%	\$ (3,860)	\$ 40,806	\$ 221,838
Auburn	\$ 297,536	10.90%	\$ (4,336)	\$ 57,732	\$ 350,932
Colusa	\$ 111,867	2.68%	\$ (2,926)		\$ 108,941
Corning	\$ 157,189	9.00%	\$ (2,918)	\$ 18,826	\$ 173,097
Dixon	\$ 345,899	-12.52%	\$ (5,553)		\$ 340,346
Elk Grove	\$ 1,307,913	2.12%			\$ 1,307,913
Folsom	\$ 1,877,675	9.12%	\$ (32,328)		\$ 1,845,347
Galt	\$ 368,389	-5.53%	\$ (7,451)	\$ 11,974	\$ 372,912
Gridley	\$ 130,301	-1.98%	\$ (3,394)		\$ 126,907
Ione	\$ 46,819	-34.31%	\$ (338)		\$ 46,481
Jackson	\$ 146,431	3.96%	\$ (1,840)		\$ 144,591
Lincoln	\$ 566,002	30.57%	\$ (5,967)	\$ 30,156	\$ 590,191
Marysville	\$ 303,387	40.00%	\$ (4,319)	\$ 34,457	\$ 333,525
Nevada City	\$ 96,700	-13.16%	\$ (1,896)		\$ 94,804
Oroville	\$ 297,687	-8.09%	\$ (6,961)		\$ 290,726
Town of Paradise	\$ 234,936	-22.29%	\$ (5,399)	\$ 3,378	\$ 232,915
Placerville	\$ 271,328	-18.25%	\$ (5,961)	\$ 618	\$ 265,985
Red Bluff	\$ 323,192	-14.42%	\$ (6,333)	\$ 27,593	\$ 344,452
Rio Vista	\$ 114,298	13.73%	\$ (2,476)		\$ 111,822
Rocklin	\$ 717,229	13.15%	\$ (13,347)		\$ 703,882
Willows	\$ 145,821	1.17%	\$ (2,243)		\$ 143,578
Yuba City	\$ 1,055,486	35.09%	\$ (11,911)	\$ 152,096	\$ 1,195,671
<b>Total:</b>	<b>\$ 9,100,975</b>	<b>5.90%</b>	<b>\$ (131,757)</b>	<b>\$ 377,636</b>	<b>\$ 9,346,854</b>

\* Refund less \$200,000 Risk Management Grants and \$600,000 Banking Layer Offset

NOTE: No one is eligible for Banking Layer Refund as no one is funded in XS of 90%

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**

**Worker's Compensation Program**

**PRELIMINARY Funding Option B @65%**

**July 1, 2014 to June 30, 2015**

<b>Funding Confidence Level:</b>		<b>65% Discount Rate</b>	<b>1.50%</b>
		<b>CJPRMA</b>	
<b>Banking Layer Funding</b>	<b>\$ 5,190,568</b>	<b>Premium:</b>	<b>\$ 988,000</b>
		<b>Admin</b>	
<b>Shared Risk Layer Funding</b>	<b>\$ 2,619,280</b>	<b>Expenses:</b>	<b>\$ 552,330</b>

<b>MEMBER ENTITY</b>	<b>FINAL DEPOSIT</b>	<b>FINAL % CHANGE</b>	<b>SHARED REFUND*</b>	<b>BANKING ASSESSMENT</b>	<b>Total All Costs</b>
Anderson	\$ 190,174	3.26%	\$ (3,860)	\$ 40,806	\$ 227,120
Auburn	\$ 306,221	14.11%	\$ (4,336)	\$ 57,732	\$ 359,617
Colusa	\$ 114,964	5.50%	\$ (2,926)	\$ -	\$ 112,038
Corning	\$ 161,702	12.12%	\$ (2,918)	\$ 18,826	\$ 177,610
Dixon	\$ 355,928	-10.01%	\$ (5,553)	\$ -	\$ 350,375
Elk Grove	\$ 1,347,462	5.18%	\$ -	\$ -	\$ 1,347,462
Folsom	\$ 1,933,289	12.34%	\$ (32,328)	\$ -	\$ 1,900,961
Galt	\$ 379,345	-2.74%	\$ (7,451)	\$ 11,974	\$ 383,868
Gridley	\$ 134,120	0.83%	\$ (3,394)	\$ -	\$ 130,726
Ione	\$ 48,023	-32.66%	\$ (338)	\$ -	\$ 47,685
Jackson	\$ 150,429	6.81%	\$ (1,840)	\$ -	\$ 148,589
Lincoln	\$ 582,257	34.30%	\$ (5,967)	\$ 30,156	\$ 606,446
Marysville	\$ 303,387	40.00%	\$ (4,319)	\$ 34,457	\$ 333,525
Nevada City	\$ 99,348	-10.80%	\$ (1,896)	\$ -	\$ 97,452
Oroville	\$ 306,499	-5.40%	\$ (6,961)	\$ -	\$ 299,538
Town of Paradise	\$ 241,755	-20.03%	\$ (5,399)	\$ 3,378	\$ 239,734
Placerville	\$ 279,346	-15.86%	\$ (5,961)	\$ 618	\$ 274,003
Red Bluff	\$ 332,518	-11.95%	\$ (6,333)	\$ 27,593	\$ 353,778
Rio Vista	\$ 117,531	16.89%	\$ (2,476)	\$ -	\$ 115,055
Rocklin	\$ 738,473	16.48%	\$ (13,347)	\$ -	\$ 725,126
Willows	\$ 149,854	3.98%	\$ (2,243)	\$ -	\$ 147,611
Yuba City	\$ 1,086,770	39.07%	\$ (11,911)	\$ 152,096	\$ 1,226,955
<b>Total:</b>	<b>\$ 9,359,396</b>	<b>8.88%</b>	<b>\$ (131,757)</b>	<b>\$ 377,636</b>	<b>\$ 9,605,275</b>

\* Refund less \$200,000 Risk Management Grants and \$600,000 Banking Layer Offset

**NOTE: No one is eligible for Banking Layer Refund as no one is funded in XS of 90%**

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**

**Worker's Compensation Program**

**PRELIMINARY Funding Option C @ 70%**

**July 1, 2014 to June 30, 2015**

<b>Funding Confidence Level:</b>		<b>70% Discount Rate</b>		<b>1.50%</b>
<b>Banking Layer Funding</b>	<b>\$ 5,349,312</b>	<b>CSAC EIA</b>	<b>\$</b>	<b>988,000</b>
		<b>Admin</b>		
<b>Shared Risk Layer Funding</b>	<b>\$ 2,722,649</b>	<b>Expenses:</b>	<b>\$</b>	<b>552,330</b>

<b>MEMBER ENTITY</b>	<b>FINAL DEPOSIT</b>	<b>FINAL % CHANGE</b>	<b>SHARED REFUND*</b>	<b>BANKING ASSESSMENT</b>	<b>Total All Costs</b>
Anderson	\$ 196,228	6.51%	\$ (3,860)	\$ 40,806	\$ 233,174
Auburn	\$ 316,053	17.74%	\$ (4,336)	\$ 57,732	\$ 369,449
Colusa	\$ 118,486	8.71%	\$ (2,926)	\$ -	\$ 115,560
Corning	\$ 166,852	15.65%	\$ (2,918)	\$ 18,826	\$ 182,760
Dixon	\$ 367,303	-7.16%	\$ (5,553)	\$ -	\$ 361,750
Elk Grove	\$ 1,392,078	8.64%	\$ -	\$ -	\$ 1,392,078
Folsom	\$ 1,996,457	15.97%	\$ (32,328)	\$ -	\$ 1,964,129
Galt	\$ 391,705	0.40%	\$ (7,451)	\$ 11,974	\$ 396,228
Gridley	\$ 138,338	3.99%	\$ (3,394)	\$ -	\$ 134,944
Ione	\$ 49,364	-30.78%	\$ (338)	\$ -	\$ 49,026
Jackson	\$ 155,072	10.07%	\$ (1,840)	\$ -	\$ 153,232
Lincoln	\$ 600,765	38.52%	\$ (5,967)	\$ 30,156	\$ 624,954
Marysville	\$ 303,387	40.00%	\$ (4,319)	\$ 34,457	\$ 333,525
Nevada City	\$ 102,359	-8.12%	\$ (1,896)	\$ -	\$ 100,463
Oroville	\$ 316,421	-2.36%	\$ (6,961)	\$ -	\$ 309,460
Town of Paradise	\$ 249,572	-17.47%	\$ (5,399)	\$ 3,378	\$ 247,551
Placerville	\$ 288,405	-13.15%	\$ (5,961)	\$ 618	\$ 283,062
Red Bluff	\$ 343,203	-9.15%	\$ (6,333)	\$ 27,593	\$ 364,463
Rio Vista	\$ 121,137	20.46%	\$ (2,476)	\$ -	\$ 118,661
Rocklin	\$ 762,473	20.23%	\$ (13,347)	\$ -	\$ 749,126
Willows	\$ 154,535	7.19%	\$ (2,243)	\$ -	\$ 152,292
Yuba City	\$ 1,093,163	40.00%	\$ (11,911)	\$ 152,096	\$ 1,233,348
<b>Total:</b>	<b>\$ 9,623,354</b>	<b>11.94%</b>	<b>\$ (131,757)</b>	<b>\$ 377,636</b>	<b>\$ 9,869,233</b>

\* Refund less \$200,000 Risk Management Grants and \$600,000 Banking Layer Offset

NOTE: No one is eligible for Banking Layer Refund as no one is funded in XS of 90%

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**

**Worker's Compensation Program**

**PRELIMINARY Funding Option D @ 75%**

**July 1, 2014 to June 30, 2015**

<b>Funding Confidence Level:</b>		<b>75% Discount Rate</b>		<b>1.50%</b>
<b>Banking Layer Funding</b>	<b>\$ 5,543,128</b>	<b>CSAC EIA</b>	<b>\$</b>	<b>988,000</b>
		<b>Admin</b>		
<b>Shared Risk Layer Funding</b>	<b>\$ 2,857,397</b>	<b>Expenses:</b>	<b>\$</b>	<b>552,330</b>

<b>MEMBER ENTITY</b>	<b>FINAL DEPOSIT</b>	<b>FINAL % CHANGE</b>	<b>SHARED REFUND*</b>	<b>BANKING ASSESSMENT</b>	<b>Total All Costs</b>
Anderson	\$ 207,275	10.93%	\$ (3,860)	\$ 40,806	\$ 244,221
Auburn	\$ 334,828	22.70%	\$ (4,336)	\$ 57,732	\$ 388,224
Colusa	\$ 125,242	13.09%	\$ (2,926)	\$ -	\$ 122,316
Corning	\$ 176,418	20.47%	\$ (2,918)	\$ 18,826	\$ 192,326
Dixon	\$ 388,907	-3.27%	\$ (5,553)	\$ -	\$ 383,354
Elk Grove	\$ 1,477,133	13.33%	\$ -	\$ -	\$ 1,477,133
Folsom	\$ 2,114,489	20.91%	\$ (32,328)	\$ -	\$ 2,082,161
Galt	\$ 415,446	4.68%	\$ (7,451)	\$ 11,974	\$ 419,969
Gridley	\$ 147,245	8.34%	\$ (3,394)	\$ -	\$ 143,851
Ione	\$ 52,266	-28.17%	\$ (338)	\$ -	\$ 51,928
Jackson	\$ 163,250	14.49%	\$ (1,840)	\$ -	\$ 161,410
Lincoln	\$ 606,427	40.00%	\$ (5,967)	\$ 30,156	\$ 630,616
Marysville	\$ 303,387	40.00%	\$ (4,319)	\$ 34,457	\$ 333,525
Nevada City	\$ 108,169	-4.44%	\$ (1,896)	\$ -	\$ 106,273
Oroville	\$ 335,673	1.79%	\$ (6,961)	\$ -	\$ 328,712
Town of Paradise	\$ 263,725	-14.00%	\$ (5,399)	\$ 3,378	\$ 261,704
Placerville	\$ 305,740	-9.47%	\$ (5,961)	\$ 618	\$ 300,397
Red Bluff	\$ 362,659	-5.35%	\$ (6,333)	\$ 27,593	\$ 383,919
Rio Vista	\$ 128,570	25.37%	\$ (2,476)	\$ -	\$ 126,094
Rocklin	\$ 808,380	25.34%	\$ (13,347)	\$ -	\$ 795,033
Willows	\$ 162,736	11.54%	\$ (2,243)	\$ -	\$ 160,493
Yuba City	\$ 1,093,163	40.00%	\$ (11,911)	\$ 152,096	\$ 1,233,348
<b>Total:</b>	<b>\$ 10,081,128</b>	<b>15.76%</b>	<b>\$ (131,757)</b>	<b>\$ 377,636</b>	<b>\$ 10,327,007</b>

\* Refund less \$200,000 Risk Management Grants and \$600,000 Banking Layer Offset

NOTE: No one is eligible for Banking Layer Refund as no one is funded in XS of 90%

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**  
**WORKERS' COMPENSATION PROGRAM**

**July 1, 2014 to June 30, 2015**

Banking                      Shared

Funding Confidence Level:	70%	70% Discounting Factor	1.50%	
Banking Layer Funding	\$5,349,312	CSAC-EIA Premium:	\$988,000	
Shared Risk Layer Funding	\$2,722,649	Administrative Expenses:	\$563,393	

**Capped  
Percentage  
40%**

MEMBER ENTITY	BANKING LAYER	SHARED RISK	CSAC PREMIUM (I)	ADMIN EXPENSE	TOTAL DEPOSIT	LAST YEAR'S DEPOSIT	Total Deposit Perc Change	FINAL DEPOSIT	Final Deposit Perc Change
Anderson	\$113,912	\$48,088	\$17,044	\$15,911	\$194,954	\$183,914	6.00%	\$196,228	6.70%
Auburn	\$167,613	\$92,576	\$33,140	\$20,672	\$314,001	\$268,030	17.15%	\$316,053	17.92%
Colusa	\$59,439	\$33,116	\$12,342	\$12,821	\$117,717	\$108,743	8.25%	\$118,486	8.96%
Corning	\$93,292	\$43,791	\$13,943	\$14,743	\$165,769	\$143,992	15.12%	\$166,852	15.88%
Dixon	\$196,480	\$104,955	\$40,775	\$22,709	\$364,919	\$395,064	-7.63%	\$367,303	-7.03%
Elk Grove	\$763,453	\$421,852	\$134,306	\$63,431	\$1,383,042	\$1,280,050	8.05%	\$1,392,078	8.75%
Folsom	\$1,131,434	\$554,358	\$210,257	\$87,448	\$1,983,497	\$1,719,697	15.34%	\$1,996,457	16.09%
Galt	\$207,779	\$119,259	\$38,445	\$23,678	\$389,162	\$389,606	-0.11%	\$391,705	0.54%
Gridley	\$54,155	\$53,838	\$15,836	\$13,610	\$137,440	\$132,747	3.54%	\$138,338	4.21%
Ione	\$15,741	\$17,746	\$5,482	\$10,075	\$49,044	\$71,018	-30.94%	\$49,364	-30.49%
Jackson	\$93,531	\$31,448	\$14,811	\$14,275	\$154,065	\$140,606	9.57%	\$155,072	10.29%
Lincoln	\$329,075	\$163,081	\$72,723	\$31,986	\$596,865	\$433,162	37.79%	\$600,765	38.69%
Marysville	\$235,590	\$52,723	\$25,213	\$21,514	\$335,040	\$216,705	54.61%	\$303,387	40.00%
Nevada City	\$50,085	\$28,782	\$10,647	\$12,180	\$101,695	\$111,121	-8.48%	\$102,359	-7.89%
Oroville	\$162,772	\$98,821	\$32,087	\$20,687	\$314,367	\$323,594	-2.85%	\$316,421	-2.22%
Town of Paradise	\$149,316	\$60,612	\$19,993	\$18,030	\$247,952	\$301,935	-17.88%	\$249,572	-17.34%
Placerville	\$153,628	\$86,154	\$27,177	\$19,573	\$286,533	\$331,579	-13.59%	\$288,405	-13.02%
Red Bluff	\$201,962	\$84,539	\$32,723	\$21,751	\$340,975	\$377,235	-9.61%	\$343,203	-9.02%
Rio Vista	\$50,115	\$42,670	\$14,639	\$12,927	\$120,351	\$100,335	19.95%	\$121,137	20.73%
Rocklin	\$407,768	\$228,186	\$83,157	\$38,412	\$757,524	\$633,442	19.59%	\$762,473	20.37%
Willows	\$95,193	\$31,129	\$12,956	\$14,254	\$153,532	\$143,882	6.71%	\$154,535	7.40%
Yuba City	\$616,979	\$324,925	\$120,302	\$52,707	\$1,114,913	\$780,830	42.79%	\$1,093,163	40.00%
<b>Total</b>	<b>\$5,349,312</b>	<b>\$2,722,649</b>	<b>\$988,000</b>	<b>\$563,393</b>	<b>\$9,623,354</b>	<b>\$8,587,289</b>	<b>12.07%</b>	<b>\$9,623,354</b>	<b>12.07%</b>

**Northern California Cities Self Insurance Fund**  
**July 1, 2014 to June 30, 2015**  
**Funding Distribution Recommended Plan**  
**Workers' Compensation Program**

**Average Workers' Compensation Banking Layer Losses for Past 5 Years Beginning 2007**

Incurred Banking Layer Losses \$0 to \$100,000 Members	Incurred Banking Layer Losses \$0 to \$100,000					5-Year Average	Prior Year Average	% Change From P/Y	Relative %	(A)	(B)
	2008-09 Prog. Yr.	2009-10 Prog. Yr.	2010-11 Prog. Yr.	2011-12 Prog. Yr.	2012-13 Prior Yr.					0.75 Distribution	0.25 Distribution
Anderson	\$25,502	\$84,362	\$175,288	\$27,828	\$85,820	\$79,760	\$68,819	15.90%	2.33%	1.75%	0.58%
Auburn	\$8,868	\$6,857	\$109,328	\$231,543	\$160,433	\$103,406	\$41,120	151.47%	3.02%	2.27%	0.76%
Colusa	\$0	\$12,368	\$95,737	\$34,603	\$35,538	\$35,649	\$21,462	66.10%	1.04%	0.78%	0.26%
Corning	\$71,880	\$50,797	\$101,074	\$101,223	\$1,773	\$65,349	\$42,049	55.41%	1.91%	1.43%	0.48%
Dixon	\$101,759	\$226,272	\$157,714	\$69,332	\$34,319	\$117,879	\$164,157	-28.19%	3.45%	2.58%	0.86%
Elk Grove	\$544,007	\$261,351	\$742,280	\$531,313	\$420,096	\$499,809			14.61%	10.96%	3.65%
Folsom	\$716,131	\$1,014,035	\$365,454	\$791,431	\$719,451	\$721,300	\$540,975	33.33%	21.09%	15.81%	5.27%
Galt	\$109,397	\$140,369	\$113,661	\$153,769	\$146,558	\$132,751	\$118,902	11.65%	3.88%	2.91%	0.97%
Gridley	\$3,463	\$13,439	\$15,268	\$73,393	\$17,094	\$24,531	\$17,338	41.49%	0.72%	0.54%	0.18%
Ione*	\$18,267	\$9,470	\$0	\$0	\$304	\$5,608	\$20,429	-72.55%	0.16%	0.12%	0.04%
Jackson	\$186,157	\$43,904	\$852	\$59,004	\$30,464	\$64,076	\$44,327	44.55%	1.87%	1.40%	0.47%
Lincoln	\$105,690	\$215,078	\$251,345	\$291,987	\$84,696	\$189,759	\$111,341	70.43%	5.55%	4.16%	1.39%
Marysville	\$215,393	\$230,691	\$211,952	\$96,860	\$156,771	\$182,333	\$97,765	86.50%	5.33%	4.00%	1.33%
Nevada City	\$50,612	\$640	\$54,990	\$39,450	\$2,361	\$29,611	\$52,122	-43.19%	0.87%	0.65%	0.22%
Oroville	\$164,168	\$56,270	\$143,266	\$111,381	\$27,842	\$100,585	\$106,045	-5.15%	2.94%	2.21%	0.74%
Town of Paradise	\$154,336	\$106,712	\$79,245	\$152,586	\$50,193	\$108,614	\$148,273	-26.75%	3.18%	2.38%	0.79%
Placerville	\$87,465	\$204,966	\$52,635	\$95,529	\$60,975	\$100,314	\$123,304	-18.65%	2.93%	2.20%	0.73%
Red Bluff	\$116,283	\$143,701	\$46,168	\$261,086	\$118,144	\$137,076	\$121,006	13.28%	4.01%	3.01%	1.00%
Rio Vista	\$14,928	\$3,273	\$17,600	\$24,898	\$52,944	\$22,729	\$17,696	28.44%	0.66%	0.50%	0.17%
Rocklin	\$367,455	\$266,651	\$180,230	\$83,364	\$338,196	\$247,179	\$217,870	13.45%	7.23%	5.42%	1.81%
Willows	\$46,675	\$101,669	\$22,204	\$100,000	\$73,856	\$68,881	\$27,099	154.18%	2.01%	1.51%	0.50%
Yuba City	\$298,084	\$211,989	\$197,597	\$741,632	\$468,465	\$383,553	\$118,696	223.14%	11.21%	8.41%	2.80%
<b>Total</b>	<b>\$3,406,520</b>	<b>\$3,404,864</b>	<b>\$3,133,888</b>	<b>\$4,072,212</b>	<b>\$3,086,293</b>	<b>\$3,420,755</b>	<b>\$2,220,798</b>	<b>54.03%</b>	<b>100.00%</b>	<b>75.00%</b>	<b>25.00%</b>

\*First Year Ione's SIR is at 100k

Members	WCIRB Premium					Funding Distribution		Banking	Excess
	2013/14 Estimated Payroll	Prior Year Estimated Payroll	% Change From P/Y	143.7857143 WCIRB Loss Est. Costs	Relative %	(C) 0.25 Distribution	(D) 0.75 Distribution	Layer Distribution (A)+(C)	Insurance Distribution (B)+(D)
Anderson	\$2,980,840	\$3,222,390	-7.50%	13967842.12%	1.52%	0.38%	1.14%	2.13%	1.73%
Auburn	\$5,771,736	\$5,222,775	10.51%	31778184.46%	3.46%	0.87%	2.60%	3.13%	3.35%
Colusa	\$2,114,666	\$2,113,616	0.05%	12089832.92%	1.32%	0.33%	0.99%	1.11%	1.25%
Corning	\$2,520,406	\$2,518,744	0.07%	11417503.09%	1.24%	0.31%	0.93%	1.74%	1.41%
Dixon	\$7,054,542	\$6,073,037	16.16%	39934383.84%	4.35%	1.09%	3.27%	3.67%	4.13%
Elk Grove	\$32,893,379			121570050.22%	13.25%	3.31%	9.94%	14.27%	13.59%
Folsom	\$37,712,204	\$37,283,398	1.15%	195783686.19%	21.35%	5.34%	16.01%	21.15%	21.28%
Galt	\$8,789,810	\$9,132,370	-3.75%	35721417.47%	3.89%	0.97%	2.92%	3.88%	3.89%
Gridley	\$3,906,886	\$3,889,448	0.45%	17409352.00%	1.90%	0.47%	1.42%	1.01%	1.60%
Ione	\$1,172,567	\$1,127,857	3.96%	6284780.17%	0.69%	0.17%	0.51%	0.29%	0.55%
Jackson	\$1,849,285	\$1,813,035	2.00%	12605667.15%	1.37%	0.34%	1.03%	1.75%	1.50%
Lincoln	\$10,800,033	\$10,895,620	-0.88%	73054525.43%	7.97%	1.99%	5.97%	6.15%	7.36%
Marysville	\$2,630,261	\$2,956,992	-11.05%	14911959.14%	1.63%	0.41%	1.22%	4.40%	2.55%
Nevada City	\$1,886,473	\$1,903,936	-0.92%	10532228.95%	1.15%	0.29%	0.86%	0.94%	1.08%
Oroville	\$6,558,926	\$6,119,016	7.19%	30726405.85%	3.35%	0.84%	2.51%	3.04%	3.25%
Town of Paradise	\$3,586,338	\$5,489,647	-34.67%	15039748.65%	1.64%	0.41%	1.23%	2.79%	2.02%
Placerville	\$5,339,675	\$4,659,271	14.60%	24673783.61%	2.69%	0.67%	2.02%	2.87%	2.75%
Red Bluff	\$5,181,441	\$4,762,135	8.81%	28252431.90%	3.08%	0.77%	2.31%	3.78%	3.31%
Rio Vista	\$2,997,744	\$2,301,396	30.26%	16088655.79%	1.75%	0.44%	1.32%	0.94%	1.48%
Rocklin	\$17,103,780	\$16,273,878	5.10%	80837969.05%	8.81%	2.20%	6.61%	7.62%	8.42%
Willows	\$1,759,825	\$1,740,281	1.12%	9880815.08%	1.08%	0.27%	0.81%	1.78%	1.31%
Yuba City	\$19,975,532	\$19,343,272	3.27%	114626376.70%	12.50%	3.12%	9.37%	11.53%	12.18%
<b>Total</b>	<b>\$184,586,349</b>	<b>\$148,842,114</b>	<b>24.01%</b>	<b>917187599.77%</b>	<b>100.00%</b>	<b>25.00%</b>	<b>75.00%</b>	<b>100.00%</b>	<b>100.00%</b>

WCIRB Loss Est. Costs  
comes from the Payest  
pages.

\$7,391,403  
\$110,481,238

FTE



**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**  
**Shared Risk Layer Calculation at 70% Confidence Level**  
**WORKERS' COMPENSATION FY 13/14 at \$100,000 to \$500,000**

City	Total Incurred \$20,000-\$120,000 7/1/07-6/30/12 Losses	Percentage of Total Losses	2013/2014 Est. Payroll	Percentage of Total Payroll	Relative Loss Rate (C/D)	Credibility Factor	Experience Modification	Total Exposure	%Total Exposure	Pool Deposit
Anderson	\$176,591	1.98%	\$2,980,840	1.61%	1.2251	0.1298	1.17	\$3,491,930	1.77%	\$48,088
Auburn	\$326,277	3.66%	\$5,771,736	3.13%	1.1690	0.2242	1.16	\$6,722,349	3.40%	\$92,576
Colusa	\$90,867	1.02%	\$2,114,666	1.15%	0.8886	0.0957	1.14	\$2,404,676	1.22%	\$33,116
Corning	\$248,618	2.79%	\$2,520,406	1.37%	2.0399	0.1120	1.26	\$3,179,862	1.61%	\$43,791
Dixon	\$288,252	3.23%	\$7,054,542	3.82%	0.8450	0.2610	1.08	\$7,621,270	3.85%	\$104,955
Elk Grove	\$1,257,021	14.08%	\$32,893,379	17.82%	0.7903	0.6222	0.93	\$30,632,659	15.49%	\$421,852
Folsom	\$1,853,816	20.77%	\$37,712,204	20.43%	1.0165	0.6537	1.07	\$40,254,590	20.36%	\$554,358
Galt	\$246,613	2.76%	\$8,789,810	4.76%	0.5802	0.3056	0.99	\$8,659,979	4.38%	\$119,259
Gridley	\$31,798	0.36%	\$3,906,886	2.12%	0.1683	0.1636	1.00	\$3,909,463	1.98%	\$53,838
Ione	\$0	0.00%	\$1,172,567	0.64%	0.0000	0.0554	1.10	\$1,288,587	0.65%	\$17,746
Jackson	\$179,403	2.01%	\$1,849,285	1.00%	2.0062	0.0847	1.23	\$2,283,607	1.16%	\$31,448
Lincoln	\$507,955	5.69%	\$10,800,033	5.85%	0.9726	0.3509	1.10	\$11,842,062	5.99%	\$163,081
Marysville	\$467,291	5.24%	\$2,630,261	1.42%	3.6739	0.1164	1.46	\$3,828,492	1.94%	\$52,723
Nevada City	\$47,389	0.53%	\$1,886,473	1.02%	0.5195	0.0863	1.11	\$2,089,995	1.06%	\$28,782
Oroville	\$279,977	3.14%	\$6,558,926	3.55%	0.8827	0.2472	1.09	\$7,175,890	3.63%	\$98,821
Paradise	\$274,460	3.07%	\$3,586,338	1.94%	1.5826	0.1522	1.23	\$4,401,335	2.23%	\$60,612
Placerville	\$310,404	3.48%	\$5,339,675	2.89%	1.2021	0.2109	1.17	\$6,256,034	3.16%	\$86,154
Red Bluff	\$317,436	3.56%	\$5,181,441	2.81%	1.2669	0.2060	1.18	\$6,138,780	3.11%	\$84,539
Rio Vista	\$24,392	0.27%	\$2,997,744	1.62%	0.1683	0.1305	1.03	\$3,098,447	1.57%	\$42,670
Rocklin	\$613,207	6.87%	\$17,103,780	9.27%	0.7414	0.4613	0.97	\$16,569,700	8.38%	\$228,186
Willows	\$226,189	2.53%	\$1,759,825	0.95%	2.6579	0.0810	1.28	\$2,260,417	1.14%	\$31,129
Yuba City	\$1,158,054	12.97%	\$19,975,532	10.82%	1.1989	0.5000	1.18	\$23,594,350	11.93%	\$324,925
<b>Totals</b>	<b>\$8,926,010</b>	<b>100.00%</b>	<b>\$184,586,349</b>	<b>100.00%</b>	<b>1.1635</b>			<b>\$197,704,473</b>		<b>\$2,722,649</b>

NOTE: Remember losses do not include 4850 loss costs.



**PRELIMINARY 2014/15 DEPOSIT CALCULATIONS -  
 LIABILITY PROGRAM**

**ACTION ITEM**

**ISSUE:** The FY 2014/2015 Deposit Calculations for Liability are provided to the Executive Committee for their review and discussion as necessary. The Liability program rates reflect a slight increase from last year. Other factors that impact the program are a Shared Risk Layer assessment of \$332,429; Banking Layer refunds at 35% (\$167,128) and Banking Layer assessments of \$134,887. Included within the 2014/2015 Liability Deposit Calculations is a \$399,360 refund from CJPRMA of which \$131,789 has been applied to the 2014/15 deposit with the remainder being applied to the Shared Risk layer.

**RECOMMENDATION:** The calculations remain PRELIMINARY due to the fact that excess costs are not yet finalized and the service contract renewals are not finalized. These costs are finalized by May. It is the recommendation of staff that funding be increased from the current 60% confidence level to either the 65% or 70% discounted confidence level. 65% results in a deposit increase of 7.9% and 70% results in a deposit increase of 12.54%. The Shared Layer assessment and Banking Layer adjustments add an additional 6.5%. Costs vary by Member based on their losses and payroll. The recommended maximum increase by Member is 25%.

**Rates at the various SIR levels are:**

Year	Discount Rate	Rate & Confidence Level
2013/14	1.5%	\$1.77@60%
2014/15	1.5%	\$1.92@60%
2014/15	1.5%	\$2.04@65%
2014/14	1.5%	\$2.17@70%
2014/15	1.5%	\$2.31@75%

**FISCAL IMPACT:** Varies by confidence level selected and varies by Member. See funding options summary attached which shows the total deposit at the various confidence levels, shared layer assessment, and banking layer adjustments.



**Northern California Cities Self Insurance Fund  
Executive Committee Meeting  
April 3, 2014**

**BACKGROUND:** In 2013/2014 NCCSIF lowered its Self Insured Retention from \$1,000,000 to \$500,000. A decision was also made to lower the discounting rate on investment returns from 3% to 1.5%. During the April 25, 2013 Board of Directors meeting a Liability Shared Risk Assessment was approved in the amount of \$647,200 of which \$207,200 of the CJPRMA refund was applied. It was also approved to continue the Shared Risk Layer assessment for the next four years in an amount to vary between \$600,000 and \$800,000 annually depending on latest equity.

The annual actuarial review is completed in DRAFT form. Exhibit 2 - Page 2(a) provides the estimated ultimate cost of claims and expenses for the banking layer and the shared risk layer for the 2014/2015 Program Year. These exhibits also provide the outstanding liabilities including ALAE for the banking and pooling layers projected for 12/31/13 and projected for 6/30/14. By having these studies done, NCCSIF is able to project their funding for the upcoming year.

**ATTACHMENT(S):**

1. Preliminary 14/15 Liability Deposit Funding Options Summary
2. Preliminary Deposit Allocation
3. Banking Layer Allocation Calculation page
4. Shared Layer Allocation Calculation page

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**

**LIABILITY PROGRAM**

**PRELIMINARY Funding Option A @ 60%**

July 1, 2014 to June 30, 2015

<b>Funding Confidence Level:</b>	<b>60% Discount Rate</b>	<b>1.50%</b>
	<b>CJPRMA</b>	
<b>Banking Layer Funding</b>	<b>\$ 1,597,586</b>	<b>Premium: \$ 969,778</b>
		<b>Admin</b>
<b>Shared Risk Layer Funding</b>	<b>\$ 1,247,515</b>	<b>Expenses: \$ 501,470</b>

<b>MEMBER ENTITY</b>	<b>FINAL DEPOSIT</b>	<b>FINAL % CHANGE</b>	<b>SHARED ASSESSMENT</b>	<b>BANKING REFUND 35%</b>	<b>BANKING ASSESSMENT</b>	<b>Total All Costs</b>
Anderson	\$ 93,822	-7.87%	\$ 9,296	\$ (12,819)		\$ 90,299
Auburn	\$ 196,017	18.49%	\$ 23,640	\$ (7,145)		\$ 212,512
Colusa	\$ 59,666	-29.75%	\$ 8,656		\$ 97	\$ 68,418
Corning	\$ 81,105	9.67%	\$ 10,405		\$ 28,137	\$ 119,647
Dixon	\$ 144,865	-8.50%	\$ 20,379	\$ (15,783)		\$ 149,462
Elk Grove						\$ -
Folsom	\$ 999,698	6.48%	\$ 35,484	\$ (53,736)		\$ 981,446
Galt	\$ 311,233	18.29%	\$ 22,912		\$ 35,358	\$ 369,503
Gridley	\$ 133,066	18.71%	\$ 7,360		\$ 1,927	\$ 142,353
Ione*	\$ 44,818	5.29%	\$ (828)		\$ 2,501	\$ 46,491
Jackson	\$ 78,645	25.00%	\$ 7,333		\$ 6,331	\$ 92,309
Lincoln	\$ 320,484	0.72%	\$ 27,124	\$ (16,998)		\$ 330,610
Marysville	\$ 154,802	22.34%	\$ 21,612		\$ 32,871	\$ 209,285
Oroville	\$ 195,367	-12.81%	\$ 28,892	\$ (12,856)		\$ 211,403
Town of Paradise	\$ 142,082	-21.30%	\$ 19,043		\$ 20,861	\$ 181,986
Red Bluff	\$ 238,498	15.43%	\$ 25,134		\$ 6,804	\$ 270,435
Rio Vista	\$ 77,848	12.17%	\$ 9,200	\$ (517)		\$ 86,530
Rocklin	\$ 430,216	-0.60%	\$ 20,830	\$ (19,222)		\$ 431,824
Willows	\$ 50,976	4.39%	\$ 4,055	\$ (6,779)		\$ 48,253
Yuba City	\$ 456,919	-1.99%	\$ 31,902	\$ (21,273)		\$ 467,549
<b>Total:</b>	<b>\$ 4,184,560</b>	<b>3.26%</b>	<b>\$ 332,429</b>	<b>\$ (167,128)</b>	<b>\$ 134,887</b>	<b>\$ 4,484,748</b>

\*Ione has refund from participation with SCORE in xs of assessment %  
 Shared assessment of \$600,000 is reduced by \$267,571 from CJPRMA refund

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**

**LIABILITY PROGRAM**

**PRELIMINARY Funding Option B @65%**

July 1, 2014 to June 30, 2015

<b>Funding Confidence Level:</b>	<b>65% Discount Rate</b>	<b>1.50%</b>
	<b>CJPRMA</b>	
<b>Banking Layer Funding</b>	<b>\$ 1,692,775</b>	<b>Premium: \$ 969,778</b>
		<b>Admin</b>
<b>Shared Risk Layer Funding</b>	<b>\$ 1,340,310</b>	<b>Expenses: \$ 501,470</b>

<b>MEMBER ENTITY</b>	<b>FINAL DEPOSIT</b>	<b>FINAL % CHANGE</b>	<b>SHARED ASSESSMENT</b>	<b>BANKING REFUND 35%</b>	<b>BANKING ASSESSMENT</b>	<b>Total All Costs</b>
Anderson	\$ 97,865	-3.75%	\$ 9,296	\$ (12,819)		\$ 94,342
Auburn	\$ 205,045	24.15%	\$ 23,640	\$ (7,145)		\$ 221,541
Colusa	\$ 62,060	-26.82%	\$ 8,656		\$ 97	\$ 70,813
Corning	\$ 84,517	14.47%	\$ 10,405		\$ 28,137	\$ 123,060
Dixon	\$ 150,944	-4.49%	\$ 20,379	\$ (15,783)		\$ 155,541
Elk Grove						\$ -
Folsom	\$ 1,045,056	11.47%	\$ 35,484	\$ (53,736)		\$ 1,026,804
Galt	\$ 325,729	24.20%	\$ 22,912		\$ 35,358	\$ 383,998
Gridley	\$ 138,903	24.24%	\$ 7,360		\$ 1,927	\$ 148,191
Ione*	\$ 46,532	9.45%	\$ (828)		\$ 2,501	\$ 48,205
Jackson	\$ 78,645	25.00%	\$ 7,333		\$ 6,331	\$ 92,309
Lincoln	\$ 335,465	5.61%	\$ 27,124	\$ (16,998)		\$ 345,591
Marysville	\$ 156,410	25.00%	\$ 21,612		\$ 32,871	\$ 210,893
Oroville	\$ 204,249	-8.68%	\$ 28,892	\$ (12,856)		\$ 220,285
Town of Paradise	\$ 148,631	-17.55%	\$ 19,043		\$ 20,861	\$ 188,535
Red Bluff	\$ 250,158	21.25%	\$ 25,134		\$ 6,804	\$ 282,096
Rio Vista	\$ 81,081	17.01%	\$ 9,200	\$ (517)		\$ 89,764
Rocklin	\$ 449,100	3.94%	\$ 20,830	\$ (19,222)		\$ 450,708
Willows	\$ 52,942	8.59%	\$ 4,055	\$ (6,779)		\$ 50,218
Yuba City	\$ 476,992	2.49%	\$ 31,902	\$ (21,273)		\$ 487,622
<b>Total:</b>	<b>\$ 4,372,543</b>	<b>7.90%</b>	<b>\$ 332,429</b>	<b>\$ (167,128)</b>	<b>\$ 134,887</b>	<b>\$ 4,672,731</b>

\*Ione has refund from participation with SCORE in xs of assessment %

Shared assessment of \$600,000 is reduced by \$267,571 from CJPRMA refund

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**

**LIABILITY PROGRAM**

**PRELIMINARY Funding Option C @ 70%**

July 1, 2014 to June 30, 2015

<b>Funding Confidence Level:</b>	<b>70%</b>	<b>Discount Rate</b>	<b>1.50%</b>
		<b>CJPRMA</b>	
<b>Banking Layer Funding</b>	<b>\$ 1,787,963</b>	<b>Premium:</b>	<b>\$ 969,778</b>
		<b>Admin</b>	
<b>Shared Risk Layer Funding</b>	<b>\$ 1,433,104</b>	<b>Expenses:</b>	<b>\$ 501,470</b>

<b>MEMBER ENTITY</b>	<b>FINAL DEPOSIT</b>	<b>FINAL % CHANGE</b>	<b>SHARED ASSESSMENT</b>	<b>BANKING REFUND 35%</b>	<b>BANKING ASSESSMENT</b>	<b>Total All Costs</b>
Anderson	\$ 103,504	1.40%	\$ 9,296	\$ (12,819)		\$ 99,981
Auburn	\$ 205,016	25.00%	\$ 23,640	\$ (7,145)		\$ 221,511
Colusa	\$ 65,456	-23.12%	\$ 8,656		\$ 97	\$ 74,209
Corning	\$ 89,309	20.48%	\$ 10,405		\$ 28,137	\$ 127,851
Dixon	\$ 159,555	0.53%	\$ 20,379	\$ (15,783)		\$ 164,151
Elk Grove						\$ -
Folsom	\$ 1,107,498	17.63%	\$ 35,484	\$ (53,736)		\$ 1,089,246
Galt	\$ 325,729	25.00%	\$ 22,912		\$ 35,358	\$ 383,998
Gridley	\$ 138,903	25.00%	\$ 7,360		\$ 1,927	\$ 148,191
Ione*	\$ 48,971	14.76%	\$ (828)		\$ 2,501	\$ 50,643
Jackson	\$ 78,645	25.00%	\$ 7,333		\$ 6,331	\$ 92,309
Lincoln	\$ 355,921	11.61%	\$ 27,124	\$ (16,998)		\$ 366,046
Marysville	\$ 156,410	25.00%	\$ 21,612		\$ 32,871	\$ 210,893
Oroville	\$ 216,538	-3.58%	\$ 28,892	\$ (12,856)		\$ 232,574
Town of Paradise	\$ 157,538	-12.92%	\$ 19,043		\$ 20,861	\$ 197,443
Red Bluff	\$ 255,403	25.00%	\$ 25,134		\$ 6,804	\$ 287,341
Rio Vista	\$ 85,629	23.09%	\$ 9,200	\$ (517)		\$ 94,311
Rocklin	\$ 475,433	9.58%	\$ 20,830	\$ (19,222)		\$ 477,041
Willows	\$ 55,770	13.92%	\$ 4,055	\$ (6,779)		\$ 53,047
Yuba City	\$ 504,866	8.04%	\$ 31,902	\$ (21,273)		\$ 515,495
<b>Total:</b>	<b>\$ 4,560,526</b>	<b>12.54%</b>	<b>\$ 332,429</b>	<b>\$ (167,128)</b>	<b>\$ 134,887</b>	<b>\$ 4,860,714</b>

\*Ione has refund from participation with SCORE in xs of assessment %  
 Shared assessment of \$600,000 is reduced by \$267,571 from CJPRMA refund

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**

**LIABILITY PROGRAM**

**PRELIMINARY Funding Option D @ 75%**

July 1, 2014 to June 30, 2015

<b>Funding Confidence Level:</b>	<b>75% Discount Rate</b>	<b>1.50%</b>
<b>Banking Layer Funding</b>	<b>\$ 1,912,980</b>	<b>CJPRMA Premium: \$ 969,778</b>
<b>Shared Risk Layer Funding</b>	<b>\$ 1,560,209</b>	<b>Admin Expenses: \$ 501,470</b>

<b>MEMBER ENTITY</b>	<b>FINAL DEPOSIT</b>	<b>FINAL % CHANGE</b>	<b>SHARED ASSESSMENT</b>	<b>BANKING REFUND 35%</b>	<b>BANKING ASSESSMENT</b>	<b>Total All Costs</b>
Anderson	\$ 110,808	9.78%	\$ 9,296	\$ (12,819)		\$ 107,285
Auburn	\$ 205,016	25.00%	\$ 23,640	\$ (7,145)		\$ 221,511
Colusa	\$ 69,891	-17.04%	\$ 8,656		\$ 97	\$ 78,644
Corning	\$ 91,816	25.00%	\$ 10,405		\$ 28,137	\$ 130,358
Dixon	\$ 170,803	8.74%	\$ 20,379	\$ (15,783)		\$ 175,399
Elk Grove						\$ -
Folsom	\$ 1,172,621	25.00%	\$ 35,484	\$ (53,736)		\$ 1,154,369
Galt	\$ 325,729	25.00%	\$ 22,912		\$ 35,358	\$ 383,998
Gridley	\$ 138,903	25.00%	\$ 7,360		\$ 1,927	\$ 148,191
Ione*	\$ 52,157	23.52%	\$ (828)		\$ 2,501	\$ 53,829
Jackson	\$ 78,645	25.00%	\$ 7,333		\$ 6,331	\$ 92,309
Lincoln	\$ 382,125	21.32%	\$ 27,124	\$ (16,998)		\$ 392,251
Marysville	\$ 156,410	25.00%	\$ 21,612		\$ 32,871	\$ 210,893
Oroville	\$ 232,398	4.69%	\$ 28,892	\$ (12,856)		\$ 248,434
Town of Paradise	\$ 168,919	-5.45%	\$ 19,043		\$ 20,861	\$ 208,823
Red Bluff	\$ 255,403	25.00%	\$ 25,134		\$ 6,804	\$ 287,341
Rio Vista	\$ 86,175	25.00%	\$ 9,200	\$ (517)		\$ 94,858
Rocklin	\$ 509,553	18.76%	\$ 20,830	\$ (19,222)		\$ 511,161
Willows	\$ 59,493	22.74%	\$ 4,055	\$ (6,779)		\$ 56,769
Yuba City	\$ 540,889	17.08%	\$ 31,902	\$ (21,273)		\$ 551,519
<b>Total:</b>	<b>\$ 4,812,648</b>	<b>18.76%</b>	<b>\$ 332,429</b>	<b>\$ (167,128)</b>	<b>\$ 134,887</b>	<b>\$ 5,112,836</b>

\*Ione has refund from participation with SCORE in xs of assessment %  
 Shared assessment of \$600,000 is reduced by \$267,571 from CJPRMA refund

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND  
LIABILITY PROGRAM**

**July 1, 2014 to June 30, 2015**

	Banking	Shared				
Funding Confidence Level:	70%	70%	Discounting Rate	1.50%	Capped	
Banking Layer Funding	\$1,813,989		CJPRMA Premium:	\$969,778	Percentage	
Shared Risk Layer Funding	\$1,444,872		Administrative Expenses:	\$489,243	25%	

MEMBER ENTITY	BANKING LAYER	SHARED RISK	CJPRMA PREMIUM	ADMIN EXPENSE	CJPRMA REFUND	TOTAL DEPOSIT	LAST YEAR'S DEPOSIT	Total Deposit Perc Change	FINAL DEPOSIT	Final Deposit Perc Change
Anderson	\$32,217	\$36,285	\$19,802	\$16,002	(\$2,691)	\$101,615	\$101,108	0.50%	\$103,504	2.37%
Auburn	\$82,052	\$72,582	\$42,273	\$22,262	(\$5,745)	\$213,425	\$164,013	30.13%	\$205,016	25.00%
Colusa	\$18,065	\$22,234	\$12,039	\$13,560	(\$1,636)	\$64,261	\$84,395	-23.86%	\$65,456	-22.44%
Corning	\$26,146	\$31,484	\$17,112	\$15,262	(\$2,325)	\$87,678	\$73,453	19.37%	\$89,309	21.59%
Dixon	\$38,569	\$63,173	\$36,434	\$23,419	(\$4,951)	\$156,642	\$157,486	-0.54%	\$159,555	1.31%
Elk Grove										
Folsom	\$536,150	\$244,564	\$250,294	\$90,288	(\$34,014)	\$1,087,282	\$938,097	15.90%	\$1,107,498	18.06%
Galt	\$142,927	\$114,899	\$63,897	\$27,109	(\$8,683)	\$340,149	\$260,583	30.53%	\$325,729	25.00%
Gridley	\$57,519	\$45,353	\$27,903	\$17,590	(\$3,792)	\$144,574	\$111,123	30.10%	\$138,903	25.00%
Ione	\$14,837	\$14,144	\$8,201	\$12,010	(\$1,115)	\$48,077	\$42,280	13.71%	\$48,971	15.83%
Jackson	\$41,098	\$25,796	\$16,489	\$13,600	(\$2,241)	\$94,743	\$62,916	50.59%	\$78,645	25.00%
Lincoln	\$133,535	\$122,921	\$71,176	\$31,464	(\$9,672)	\$349,424	\$315,487	10.76%	\$355,921	12.82%
Marysville	\$86,686	\$42,017	\$28,749	\$15,338	(\$3,907)	\$168,883	\$125,128	34.97%	\$156,410	25.00%
Oroville	\$67,996	\$82,588	\$43,708	\$24,234	(\$5,940)	\$212,585	\$222,407	-4.42%	\$216,538	-2.64%
Town of Paradise	\$64,844	\$47,923	\$28,544	\$17,231	(\$3,879)	\$154,663	\$178,861	-13.53%	\$157,538	-11.92%
Red Bluff	\$130,408	\$72,619	\$44,845	\$19,091	(\$6,094)	\$260,869	\$204,323	27.67%	\$255,403	25.00%
Rio Vista	\$25,190	\$29,424	\$16,603	\$15,105	(\$2,256)	\$84,066	\$68,940	21.94%	\$85,629	24.21%
Rocklin	\$140,604	\$178,530	\$112,294	\$50,587	(\$15,260)	\$466,755	\$430,160	8.51%	\$475,433	10.52%
Willows	\$12,767	\$20,000	\$10,209	\$13,163	(\$1,387)	\$54,752	\$48,562	12.75%	\$55,770	14.84%
Yuba City	\$162,378	\$178,338	\$119,207	\$51,926	(\$16,200)	\$495,650	\$463,130	7.02%	\$504,866	9.01%
<b>Total:</b>	<b>\$1,813,989</b>	<b>\$1,444,872</b>	<b>\$969,778</b>	<b>\$489,243</b>	<b>(\$131,789)</b>	<b>\$4,586,093</b>	<b>\$4,052,451</b>	<b>13.17%</b>	<b>\$4,586,093</b>	<b>13.17%</b>



**Northern California Cities Self Insurance Fund**  
**July 1, 2014 to June 30, 2015**  
**Banking Plan and Excess Insurance Funding Distribution**

Calculation for All Cities except Folsom  
Average Losses for Past 5 Years

Members	Incurred losses banking layer only \$0 to \$50,000					5-Year Average	Prior Year Average	% Change From P/Y	(A)	(B)
	2008-2009 Prog. Yr.	2009-2010 Prog. Yr.	2010-2011 Prog. Yr.	2011-2012 Prog. Yr.	2012-2013 Prog. Yr.				Distribution 0.75	Distribution 0.25
Anderson	\$21,581	\$122,880	\$1,603	\$5,336	\$151	\$30,310	\$43,230	-29.89%	1.80%	0.60%
Auburn	\$85,940	\$17,004	\$75,042	\$106,637	\$137,280	\$84,381	\$74,843	12.74%	5.02%	1.67%
Colusa	\$4,017	\$5,797	\$46,965	\$2,867	\$21,218	\$16,173	\$42,027	-61.52%	0.96%	0.32%
Corning	\$5,650	\$16,225	\$60,533	\$4,573	\$31,428	\$23,682	\$17,503	35.30%	1.41%	0.47%
Dixon	\$83,681	\$3,905	\$919	\$22,722	\$14,183	\$25,082	\$33,043	-24.09%	1.49%	0.50%
Elk Grove										
Galt	\$169,636	\$106,896	\$252,490	\$23,444	\$225,311	\$155,555	\$115,412	34.78%	9.26%	3.09%
Gridley	\$71,638	\$0	\$0	\$51,388	\$59,000	\$60,675	\$36,780	64.97%	3.61%	1.20%
Ione	\$0	\$0	\$14,617	\$28,263	\$1,421	\$14,767	\$14,133	4.49%	0.88%	0.29%
Jackson	\$11,712	\$891	\$7,091	\$55,526	\$156,723	\$46,389	\$16,196	186.42%	2.76%	0.92%
Lincoln	\$58,642	\$150,596	\$284,587	\$54,523	\$127,802	\$135,230	\$141,187	-4.22%	8.05%	2.68%
Marysville	\$71,254	\$83,240	\$37,367	\$158,290	\$165,616	\$103,153	\$74,897	37.73%	6.14%	2.05%
Oroville	\$124,034	\$120,221	\$56,087	\$7,096	\$3,995	\$62,287	\$88,994	-30.01%	3.71%	1.24%
Town of Paradise	\$113,136	\$8,404	\$22,529	\$51,186	\$159,567	\$70,964	\$78,277	-9.34%	4.22%	1.41%
Red Bluff	\$95,147	\$272,571	\$218,426	\$149,083	\$33,653	\$153,776	\$132,612	15.96%	9.15%	3.05%
Rio Vista	\$8,080	\$24,090	\$2,524	\$37,580	\$41,295	\$22,714	\$22,228	2.19%	1.35%	0.45%
Rocklin	\$46,897	\$179,524	\$118,240	\$165,350	\$37,528	\$109,508	\$105,296	4.00%	6.52%	2.17%
Willows	\$9,218	\$2,847	\$2,681	\$1,906	\$33,013	\$9,933	\$4,949	100.72%	0.59%	0.20%
Yuba City	\$171,976	\$109,190	\$138,629	\$129,282	\$129,366	\$135,688	\$154,457	-12.15%	8.07%	2.69%
<b>Total</b>	<b>\$1,152,238</b>	<b>\$1,224,279</b>	<b>\$1,340,332</b>	<b>\$1,055,054</b>	<b>\$1,378,550</b>	<b>\$1,260,267</b>	<b>\$1,196,062</b>	<b>5.37%</b>	<b>75.00%</b>	<b>25.00%</b>

Members	Payroll			Funding Distribution			
	DE-9 2013 Payroll	2012 Payroll	% Change From P/Y	(C) 0.25 Distribution	(D) 0.75 Distribution	Banking Layer Distribution (A)+(C)	CJPRMA Distribution % Payroll (B)+(D)
Anderson	\$3,188,601	\$3,068,802	3.90%	0.72%	2.08%	2.52%	2.68%
Auburn	\$6,220,673	\$5,251,440	18.46%	1.40%	3.56%	6.42%	5.23%
Colusa	\$2,005,650	\$2,191,999	-8.50%	0.45%	1.49%	1.41%	1.81%
Corning	\$2,830,122	\$2,706,123	4.58%	0.64%	1.83%	2.05%	2.30%
Dixon	\$6,780,826	\$6,862,751	-1.19%	1.53%	4.65%	3.02%	5.15%
Elk Grove							
Galt	\$8,568,322	\$8,108,889	5.67%	1.93%	5.50%	11.19%	8.58%
Gridley	\$3,957,756	\$4,169,705	-5.08%	0.89%	2.83%	4.50%	4.03%
Ione	\$1,254,643	\$1,133,363	10.70%	0.28%	0.77%	1.16%	1.06%
Jackson	\$2,024,994	\$2,164,076	-6.43%	0.46%	1.47%	3.22%	2.39%
Lincoln	\$10,677,761	\$10,492,930	1.76%	2.40%	7.11%	10.45%	9.79%
Marysville	\$2,866,931	\$3,136,790	-8.60%	0.65%	2.13%	6.78%	4.17%
Oroville	\$7,175,455	\$7,583,977	-5.39%	1.61%	5.14%	5.32%	6.38%
Town of Paradise	\$3,783,753	\$5,492,001	-31.10%	0.85%	3.72%	5.07%	5.13%
Red Bluff	\$4,684,635	\$4,711,381	-0.57%	1.05%	3.19%	10.21%	6.24%
Rio Vista	\$2,753,923	\$2,229,267	23.53%	0.62%	1.51%	1.97%	1.96%
Rocklin	\$19,940,154	\$19,736,729	1.03%	4.49%	13.38%	11.00%	15.55%
Willows	\$1,813,502	\$1,857,145	-2.35%	0.41%	1.26%	1.00%	1.46%
Yuba City	\$20,588,701	\$19,773,250	4.12%	4.63%	13.40%	12.71%	16.09%
<b>Total</b>	<b>\$111,116,401</b>	<b>\$110,670,617</b>	<b>0.40%</b>	<b>25.00%</b>	<b>75.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**Northern California Cities Self Insurance Fund**  
**July 1, 2014 to June 30, 2015**  
**Banking Plan and Excess Insurance Funding Distribution**  
**Calculation for Folsom**

Average Losses for Past 5 Years

Members	Incurred losses banking layer only \$0 to \$50,000, except for Folsom at \$0 to \$100,000						Prior Year Average	% Change From P/Y	0.75	0.25
	2008-2009 Prog. Yr.	2009-2010 Prog. Yr.	2010-2011 Prog. Yr.	2011-2012 Prog. Yr.	2012-2013 Prog Yr.	5-Year Average			Distributio (A)	Distributio (B)
Anderson	\$21,581	\$122,880	\$1,603	\$5,336	\$151	\$30,310	\$43,230	-29.89%	1.35%	0.45%
Auburn	\$85,940	\$17,004	\$75,042	\$106,637	\$137,280	\$84,381	\$74,843	12.74%	3.76%	1.25%
Colusa	\$4,017	\$5,797	\$46,965	\$2,867	\$21,218	\$16,173	\$42,027	-61.52%	0.72%	0.24%
Corning	\$5,650	\$16,225	\$60,533	\$4,573	\$31,428	\$23,682	\$17,503	35.30%	1.06%	0.35%
Dixon	\$83,681	\$3,905	\$919	\$22,722	\$14,183	\$25,082	\$33,043	-24.09%	1.12%	0.37%
Elk Grove										
Folsom	\$318,454	\$514,328	\$281,988	\$714,007	\$277,029	\$421,162	\$359,067	17.29%	18.79%	6.26%
Galt	\$169,636	\$106,896	\$252,490	\$23,444	\$225,311	\$155,555	\$115,412	34.78%	6.94%	2.31%
Gridley	\$71,638	\$0	\$0	\$51,388	\$59,000	\$60,675	\$36,780	64.97%	2.71%	0.90%
Ione	\$0	\$0	\$14,617	\$28,263	\$1,421	\$14,767	\$14,133	4.49%	0.66%	0.22%
Jackson	\$11,712	\$891	\$7,091	\$55,526	\$156,723	\$46,389	\$16,196	186.42%	2.07%	0.69%
Lincoln	\$58,642	\$150,596	\$284,587	\$54,523	\$127,802	\$135,230	\$141,187	-4.22%	6.03%	2.01%
Marysville	\$71,254	\$83,240	\$37,367	\$158,290	\$165,616	\$103,153	\$74,897	37.73%	4.60%	1.53%
Oroville	\$124,034	\$120,221	\$56,087	\$7,096	\$3,995	\$62,287	\$88,994	-30.01%	2.78%	0.93%
Town of Paradise	\$113,136	\$8,404	\$22,529	\$51,186	\$159,567	\$70,964	\$78,277	-9.34%	3.17%	1.06%
Red Bluff	\$95,147	\$272,571	\$218,426	\$149,083	\$33,653	\$153,776	\$132,612	15.96%	6.86%	2.29%
Rio Vista	\$8,080	\$24,090	\$2,524	\$37,580	\$41,295	\$22,714	\$22,228	2.19%	1.01%	0.34%
Rocklin	\$46,897	\$179,524	\$118,240	\$165,350	\$37,528	\$109,508	\$105,296	4.00%	4.88%	1.63%
Willows	\$9,218	\$2,847	\$2,681	\$1,906	\$33,013	\$9,933	\$4,949	100.72%	0.44%	0.15%
Yuba City	\$171,976	\$109,190	\$138,629	\$129,282	\$129,366	\$135,688	\$154,457	-12.15%	6.05%	2.02%
<b>Total</b>	<b>\$1,470,692</b>	<b>\$1,738,608</b>	<b>\$1,622,320</b>	<b>\$1,769,061</b>	<b>\$1,655,580</b>	<b>\$1,681,429</b>	<b>\$1,555,130</b>	<b>9.00%</b>	<b>75.00%</b>	<b>25.00%</b>

Members	Payroll		% Change From P/Y	Funding Distribution		Banking Layer Distribution (A)+(C)	CJPRMA Distribution % of Payroll (B)+(D)	
	DE-6 2013 Payroll	DE-9 2012 Payroll		(C) 0.25 Distribution	(D) 0.75 Distribution			
Anderson	\$3,188,601	\$3,068,802	3.90%	0.53%	1.59%	1.88%	2.04%	2.04%
Auburn	\$6,220,673	\$5,251,440	18.46%	1.03%	3.10%	4.80%	4.36%	4.36%
Colusa	\$2,005,650	\$2,191,999	-8.50%	0.33%	1.00%	1.06%	1.24%	1.24%
Corning	\$2,830,122	\$2,706,123	4.58%	0.47%	1.41%	1.53%	1.76%	1.76%
Dixon	\$6,780,826	\$6,862,751	-1.19%	1.13%	3.38%	2.25%	3.76%	3.76%
Elk Grove								
Folsom	\$39,169,361	\$39,828,423	-1.65%	6.52%	19.55%	25.30%	25.81%	25.81%
Galt	\$8,568,322	\$8,108,889	5.67%	1.43%	4.28%	8.36%	6.59%	6.59%
Gridley	\$3,957,756	\$4,169,705	-5.08%	0.66%	1.98%	3.36%	2.88%	2.88%
Ione	\$1,254,643	\$1,133,363	10.70%	0.21%	0.63%	0.87%	0.85%	0.85%
Jackson	\$2,024,994	\$2,164,076	-6.43%	0.34%	1.01%	2.41%	1.70%	1.70%
Lincoln	\$10,677,761	\$10,492,930	1.76%	1.78%	5.33%	7.81%	7.34%	7.34%
Marysville	\$2,866,931	\$3,136,790	-8.60%	0.48%	1.43%	5.08%	2.96%	2.96%
Oroville	\$7,175,455	\$7,583,977	-5.39%	1.19%	3.58%	3.97%	4.51%	4.51%
Town of Paradise	\$3,783,753	\$5,492,001	-31.10%	0.63%	1.89%	3.79%	2.94%	2.94%
Red Bluff	\$4,684,635	\$4,711,381	-0.57%	0.78%	2.34%	7.64%	4.62%	4.62%
Rio Vista	\$2,753,923	\$2,229,267	23.53%	0.46%	1.37%	1.47%	1.71%	1.71%
Rocklin	\$19,940,154	\$19,736,729	1.03%	3.32%	9.95%	8.20%	11.58%	11.58%
Willows	\$1,813,502	\$1,857,145	-2.35%	0.30%	0.91%	0.74%	1.05%	1.05%
Yuba City	\$20,588,701	\$19,773,250	4.12%	3.42%	10.27%	9.48%	12.29%	12.29%
<b>Total</b>	<b>\$150,285,762</b>	<b>\$150,499,039</b>	<b>-0.14%</b>	<b>25.00%</b>	<b>75.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**  
**Shared Risk Layer Calculation at 60% Confidence Level**  
**July 1, 2014 to June 30, 2015**  
**\$50,000 - \$500,000 at 70 %**

City	7/1/07-6/30/12 Losses	% Total Losses	2013 DE 9 PAYROLL	% Total Payroll	Relative Loss Rate	Cred Factor	Exp Mod	Total Exposure	%Total Exposure	Pool Deposit
(C/D)										
Anderson	\$134,587	2.08%	\$3,188,601	2.12%	0.9783	0.1341	1.20	\$3,830,217	2.37%	\$36,285
Auburn	\$326,946	5.04%	\$6,220,673	4.14%	1.2182	0.2320	1.23	\$7,661,818	4.73%	\$72,582
Colusa	\$43,028	0.66%	\$2,005,650	1.33%	0.4972	0.0888	1.17	\$2,346,989	1.45%	\$22,234
Corning	\$88,838	1.37%	\$2,830,122	1.88%	0.7276	0.1208	1.17	\$3,323,498	2.05%	\$31,484
Dixon	\$63,592	0.98%	\$6,780,826	4.51%	0.2174	0.2478	0.98	\$6,668,537	4.12%	\$63,173
Elk Grove				0.00%						
Folsom	\$1,213,346	18.71%	\$39,169,361	26.06%	0.7180	0.6555	0.90	\$35,110,185	21.70%	\$332,607
Galt	\$682,995	10.53%	\$8,568,322	5.70%	1.8476	0.2939	1.42	\$12,128,765	7.50%	\$114,899
Gridley	\$183,370	2.83%	\$3,957,756	2.63%	1.0739	0.1612	1.21	\$4,787,481	2.96%	\$45,353
Ione	\$23,773	0.37%	\$1,254,643	0.83%	0.4392	0.0574	1.19	\$1,493,012	0.92%	\$14,144
Jackson	\$214,300	3.31%	\$2,024,994	1.35%	2.4529	0.0895	1.34	\$2,723,077	1.68%	\$25,796
Lincoln	\$541,577	8.35%	\$10,677,761	7.10%	1.1756	0.3415	1.22	\$12,975,617	8.02%	\$122,921
Marysville	\$467,893	7.22%	\$2,866,931	1.91%	3.7827	0.1222	1.55	\$4,435,304	2.74%	\$42,017
Oroville	\$357,684	5.52%	\$7,175,455	4.77%	1.1554	0.2584	1.21	\$8,717,998	5.39%	\$82,588
Paradise	\$308,168	4.75%	\$3,783,753	2.52%	1.8877	0.1552	1.34	\$5,058,738	3.13%	\$47,923
Red Bluff	\$686,581	10.59%	\$4,684,635	3.12%	3.3970	0.1854	1.64	\$7,665,681	4.74%	\$72,619
Rio Vista	\$38,154	0.59%	\$2,753,923	1.83%	0.3211	0.1180	1.13	\$3,105,978	1.92%	\$29,424
Rocklin	\$554,924	8.56%	\$19,940,154	13.27%	0.6450	0.4920	0.95	\$18,845,707	11.65%	\$178,530
Willows	\$27,501	0.42%	\$1,813,502	1.21%	0.3515	0.0810	1.16	\$2,111,209	1.30%	\$20,000
Yuba City	\$526,734	8.12%	\$20,588,701	13.70%	0.5930	0.5000	0.91	\$18,825,491	11.63%	\$178,338
<b>Totals</b>	<b>\$6,483,992</b>	<b>100.00%</b>	<b>\$150,285,762</b>	<b>100.00%</b>	<b>1.2357</b>	<b>0.2281</b>	<b>1.21</b>	<b>\$161,815,302</b>	<b>100.00%</b>	<b>\$1,532,915</b>

Credibility Factor = Members Payroll / (Members Payroll + Yuba City Payroll )

Experience Modification = (Members Cred. Factor x Members Loss Rate) + (1- Members Credibility Factor x Average Loss Rate)

Note: Rate for the Shared Risk Layer is from the Actuarial page for \$50,000 to \$1,000,000 with Folsom at \$100,000

Losses are for the layer \$7,500 to \$75,000 Total Incurred by Member as of 12/31.

**NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND**  
**Shared Risk Layer Calculation at % Confidence Level**  
**July 1, 2014 to June 30, 2015**  
**\$100,000 - \$500,000 at 70%**

City	7/1/06-6/30/11 Losses	% Total Losses	2013 DE 9 PAYROLL	% Total Payroll	Relative Loss Rate (C/D)	Cred Factor	Exp Mod	Total Exposure	%Total Exposure	Pool Deposit
Anderson	\$134,587	2.08%	\$3,188,601	2.12%	0.9783	0.1341	1.20	\$3,830,217	2.37%	\$26,680
Auburn	\$326,946	5.04%	\$6,220,673	4.14%	1.2182	0.2320	1.23	\$7,661,818	4.73%	\$53,369
Colusa	\$43,028	0.66%	\$2,005,650	1.33%	0.4972	0.0888	1.17	\$2,346,989	1.45%	\$16,348
Corning	\$88,838	1.37%	\$2,830,122	1.88%	0.7276	0.1208	1.17	\$3,323,498	2.05%	\$23,150
Dixon	\$63,592	0.98%	\$6,780,826	4.51%	0.2174	0.2478	0.98	\$6,668,537	4.12%	\$46,450
Elk Grove										
Folsom	\$1,213,346	18.71%	\$39,169,361	26.06%	0.7180	0.6555	0.90	\$35,110,185	21.70%	\$244,564
Galt	\$682,995	10.53%	\$8,568,322	5.70%	1.8476	0.2939	1.42	\$12,128,765	7.50%	\$84,484
Gridley	\$183,370	2.83%	\$3,957,756	2.63%	1.0739	0.1612	1.21	\$4,787,481	2.96%	\$33,348
Ione	\$23,773	0.37%	\$1,254,643	0.83%	0.4392	0.0574	1.19	\$1,493,012	0.92%	\$10,400
Jackson	\$214,300	3.31%	\$2,024,994	1.35%	2.4529	0.0895	1.34	\$2,723,077	1.68%	\$18,968
Lincoln	\$541,577	8.35%	\$10,677,761	7.10%	1.1756	0.3415	1.22	\$12,975,617	8.02%	\$90,383
Marysville	\$467,893	7.22%	\$2,866,931	1.91%	3.7827	0.1222	1.55	\$4,435,304	2.74%	\$30,895
Oroville	\$357,684	5.52%	\$7,175,455	4.77%	1.1554	0.2584	1.21	\$8,717,998	5.39%	\$60,726
Paradise	\$308,168	4.75%	\$3,783,753	2.52%	1.8877	0.1552	1.34	\$5,058,738	3.13%	\$35,237
Red Bluff	\$686,581	10.59%	\$4,684,635	3.12%	3.3970	0.1854	1.64	\$7,665,681	4.74%	\$53,396
Rio Vista	\$38,154	0.59%	\$2,753,923	1.83%	0.3211	0.1180	1.13	\$3,105,978	1.92%	\$21,635
Rocklin	\$554,924	8.56%	\$19,940,154	13.27%	0.6450	0.4920	0.95	\$18,845,707	11.65%	\$131,272
Willows	\$27,501	0.42%	\$1,813,502	1.21%	0.3515	0.0810	1.16	\$2,111,209	1.30%	\$14,706
Yuba City	\$526,734	8.12%	\$20,588,701	13.70%	0.5930	0.5000	0.91	\$18,825,491	11.63%	\$131,131
<b>Totals</b>	<b>\$6,483,992</b>	<b>100.00%</b>	<b>\$150,285,762</b>	<b>100.00%</b>	<b>1.2357</b>	<b>0.2367</b>	<b>1.16</b>	<b>\$161,815,302</b>	<b>100.00%</b>	<b>\$1,127,143</b>

Losses are for the layer \$7,500 to \$75,000 Total Incurred by Member.



**Agenda Item D.5.**

**ALLIANT SERVICE AGREEMENT AMENDMENT (City of Elk Grove)  
Effective July 1, 2013**

**ACTION ITEM**

**ISSUE:** In 2009, NCCSIF renewed the Alliant Service Agreement for Five years. The First Year had a Maximum of \$357,500 that was to be reviewed annually. Due in part to the economy, Alliant continued providing services with this Maximum throughout the term of this Agreement, resulting in annual reductions to the percentages listed in contract sections above. On September 1, 2013 a *new member* joined NCCSIF. Program figures were recalculated and the pro-rated amount collected above this pre-established Maximum for FY 13/14 added \$8,766 to Alliant's income. Alliant is requesting that the Maximum for FY 13/14 be increased to take this additional earning into consideration by amending the current Agreement.

**RECOMMENDATION:** <sup>1</sup>The Ad Hoc Committee recommends executing the attached Amendment to the current Alliant Agreement in force that allows for the collection of this additional Fee.

**FISCAL IMPACT:** \$8,766 for FY 13/14.

**BACKGROUND:** It's very likely that NCCSIF and Alliant began our July 2009 contract renewal discussions in late 2008, before there was full knowledge of the pending economic crisis. Various subsections of COMPENSATION (**Section V.**) address annual pricing, but D. directly addresses the Maximum that has been in place since 2009.

A new Member has now joined and the 'allocated share' of administrative expenses is \$60,630 annually. This reduces other Members' share of costs. Alliant's portion, for servicing this new member is \$10,519 annually (and pro-rated to \$8,766 for the period of membership in FY 13/14). This is the amount that we are requesting be added to the Maximum of our Agreement.

**ATTACHMENT(S):** Amendment to the Broker, Risk Management and Program Administration Services Agreement

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<sup>1</sup> The Program Administrator can not recommend a change to our own Agreement due to the need for *Significant Intervening Review* and then make a recommendation to the 'Decision Making Body'. This was performed by the Ad Hoc committee.

**AMENDMENT  
TO THE BROKER, RISK MANAGEMENT AND PROGRAM  
ADMINISTRATION SERVICES AGREEMENT**

This Amendment to the Agreement for Services is made and entered into this 3<sup>rd</sup> day March 2014, by and between **Northern California Cities Self Insurance Fund** (NCCSIF) and **Alliant Insurance Services, Inc.** (Program Administrator). This Amendment is entered into with reference to the following facts and circumstances:

NCCSIF and PROGRAM ADMINISTRATOR have entered into an Agreement on July 1, 2009; which states in **Section V.D.: COMPENSATION:**

Total annual compensation for the period July 1, 2009 to June 30, 2010 for Workers' Compensation, Liability and Property shall not exceed three hundred fifty seven thousand five hundred dollars (\$357,500). *Property does not include crime, auto physical damage, mobile equipment, or other coverages that may be placed on an individual basis for members and for which additional compensation may be earned.*

Subsequent years' annual compensation will be approved by NCCSIF each spring.

This Maximum remained in force through August, 2013 due to no changes in services and service commitment. In September 2013 the City of Elk Grove joined the Workers' Compensation Program and fees for services were included in the amount of an additional \$8,766.

And, NCCSIF and BROKER/CONSULTANT desire to amend the Agreement pursuant to this extension.

NCCSIF and PROGRAM ADMINISTRATOR agree to amend the Agreement as follows:

- **Section V. COMPENSATION, D.** is amended to \$366,326 for the period July 1, 2013 to June 30, 2014.

As hereby amended, the terms and conditions of the Agreement shall remain in full force and effect.

IN WITNESS WHEREOF, the parties hereto have caused this Amendment to be executed on the date indicated first above.

By: \_\_\_\_\_ Date: \_\_\_\_\_

Elizabeth Ehrenstrom  
NCCSIF President

**ALLIANT INSURANCE SERVICES, INC.**

By: \_\_\_\_\_ Date: \_\_\_\_\_

Michael Simmons, Vice Chairman - PE



**Agenda Item D.6.**

**ALLIANT SERVICE AGREEMENT FIVE YEAR RENEWAL**  
**Effective July 1, 2014**

**ACTION ITEM**

**ISSUE:** The NCCSIF Agreement with Alliant for Services renews in July, 2014. The current term of the Agreement has been five years, and Alliant has had flat compensation with a Maximum of \$357,500 in each of these years to cover the two Self-Funded Programs and including commission collected on the Property Program.<sup>1</sup>

The Ad Hoc committee met with Alliant representatives in their Sacramento office on March 26<sup>th</sup>. After an initial presentation and further discussion, the committee met privately to discuss services and compensation. Although higher compensation was requested, the committee negotiated with Alliant to adjust the costs.

The Agreement compensation allocated costs in a variety of ways that have historically been used for budgeting and charging shares to Members. Since these cost factors are no longer used for that purpose, the Agreement has been simplified; allocating Alliant's compensation to each of the two Self-Funded Programs, and having them collect customary commission rates on lines of insurance placed on behalf of NCCSIF and its Members.<sup>2</sup>

**RECOMMENDATION:** <sup>3</sup>The Ad Hoc Committee recommends:

- Compensation will now be a flat fee for each of the two Self-Funded Programs with a 2% increase in each of the five (5) contract years.
- Commission for Property and other lines placed on behalf of NCCSIF and its Members (and annually disclosed).
- Alliant will track the time spent on the two Self-Funded Programs and report it annually.
- The Scope of Services will remain similar to expiring, with minor improvements noted.

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<sup>1</sup> In addition, commissions are collected on a variety of placements for Members including: Excess Workers' Compensation, crime, auto physical damage, mobile equipment, and other miscellaneous lines.

<sup>2</sup> All commission collected will be annually disclosed as a condition of this Agreement.

<sup>3</sup> The Program Administrator can not recommend a change to their own Agreement due to the need for *Significant Intervening Review* and then make a recommendation to the 'Decision Making Body'. This was performed by the Ad Hoc committee.





**Northern California Cities Self Insurance Fund  
Executive Committee Meeting  
April 3, 2014**

- New Members would be added at equivalent rate levels.
- The Agreement has been reviewed and approved by Byrne Conley (Legal Counsel) but will not be executed until reviewed by Russ Hildebrand and Bruce Cline.

**FISCAL IMPACT:** The chart on the following page provides costs for each of the five years of the renewal. Alliant’s Fee Maximum for the prior five years was \$357,500. This was modified by amendment for the addition of Elk Grove in September, 2013 to a Maximum of \$366,326. A 2% annual increase for the two Self-Funded Programs will apply each year.

	2014/15	2015/16	2016/17	2017/18	2018/19
<b>LIABILITY</b>					
<i>2% Annual Increase Proposed:</i>	<b>\$156,000</b>	<b>\$159,120</b>	<b>\$162,304</b>	<b>\$165,548</b>	<b>\$168,860</b>
<b>WORKERS' COMPENSATION</b>					
<i>2% Annual Increase Proposed:</i>	<b>\$130,000</b>	<b>\$132,600</b>	<b>\$135,252</b>	<b>\$137,957</b>	<b>\$140,716</b>
<b>Self Funded Programs</b>	<b>\$286,000</b>	<b>\$291,720</b>	<b>\$297,556</b>	<b>\$303,505</b>	<b>\$309,576</b>
<b>Property (Estimated @ 11% Commission)</b>	<b>\$87,000</b>	<b>\$87,000</b>	<b>\$87,000</b>	<b>\$87,000</b>	<b>\$87,000</b>
<b>ESTIMATED TOTAL "All Programs"</b>	<b>\$373,000</b>	<b>\$378,720</b>	<b>\$384,556</b>	<b>\$390,505</b>	<b>\$396,576</b>
<b>Projected Hours:</b>	<b>2,645</b>	<b>2,710</b>	<b>2,710</b>	<b>2,710</b>	<b>2,710</b>

**BACKGROUND:** Alliant’s Agreements with Public Entity Clients have improved over the past four+ years so the original Agreement was modified and reviewed with the Ad Hoc Committee. The prior EC Agenda included an attachment of the current Agreement, along with redline version of these changes. Significant additions include:

- Modification of Disclosure Language
- Insertion of sections dealing with:
  - WAIVER
  - OWNERSHIP OF BOOKS AND RECORDS
  - DISASTER RECOVERY; CONTINUITY
  - NON-SOLICITATION

Byrne Conley has reviewed, and signed off on this Agreement.

**ATTACHMENTS:** 2014-19 BrokerRMAAdmin Agreement AD HOC & LEGAL REVIEW (8)

# **BROKER, RISK MANAGEMENT AND PROGRAM ADMINISTRATION SERVICES AGREEMENT**

## **I. PARTIES**

The PARTIES to this AGREEMENT are **Northern California Cities Self Insurance Fund (NCCSIF)** and **Alliant Insurance Services, Inc.**, a Delaware Corporation, (PROGRAM ADMINISTRATOR). This AGREEMENT is effective from July 1, 2014 and shall remain in effect for five years through, and including, June 30, 2019.

## **II. AGREEMENT**

In consideration of the payments and agreements specified in the AGREEMENT, PROGRAM ADMINISTRATOR shall perform SERVICES pursuant to Section IV, Scope of Service.

## **III. DEFINITIONS**

When used herein, when capitalized, whether in the singular or in the plural, the following terms shall have the following meanings:

- A. PROGRAM ADMINISTRATOR – Alliant Insurance Services, Inc.
- B. NCCSIF – Northern California Cities Self Insurance Fund, and its Members.
- C. AGREEMENT - This PROGRAM ADMINISTRATOR services agreement, including any written changes thereto, which were agreed upon by the PARTIES.
- D. COMPENSATION:
  - FEES – Remuneration paid by NCCSIF directly to PROGRAM ADMINISTRATOR for Services (does not include commission).
  - COMMISSION - Remuneration paid by NCCSIF's insurance carriers (or excess programs) for services directly to PROGRAM ADMINISTRATOR.
- E. COMPANIES - The business entities other than the PROGRAM ADMINISTRATOR which make available services necessary to implement the PROGRAM.
- F. PARTY - NCCSIF or PROGRAM ADMINISTRATOR.

- G. PROGRAM – The lines of Insurance coverage placed on behalf of NCCSIF and SERVICE provided under the scope of this Agreement.
- H. SERVICE - Any and all obligations of PROGRAM ADMINISTRATOR to be performed pursuant to the AGREEMENT.
- I. KEY PERSONNEL –Those individuals on the Account Service Team, listed in **Addendum B**, responsible for the PROGRAM ADMINISTRATOR roles provided for under the SCOPE OF SERVICE.

#### IV. SCOPE OF SERVICE

- A. DESIGNATION OF BROKER AND BROKERAGE SERVICES. NCCSIF hereby engages and designates PROGRAM ADMINISTRATOR to act as NCCSIF’s insurance broker and perform all customary duties of an insurance broker for NCCSIF’s Programs including without limitation:
  - 1. Marketing the PROGRAMS to insurance carriers and/or excess Joint Powers Authorities;
    - a. Develop marketing specifications based upon an evaluation of NCCSIF’s loss exposure and which address such exposures;
    - b. Evaluate quotations as to the adequacy of coverage, appropriate retention levels, restrictions in coverage, the existence of warranties, concurrency of coverage, and suitability of forms;
    - c. Evaluate the financial status and service capabilities of insurers making quotations of coverage under the PROGRAMS, based upon available data. NCCSIF recognizes and agrees that PROGRAM ADMINISTRATOR is not responsible for any change in the financial condition of any insurance carrier or Joint Powers Authority after an insurance placement is made.
  - 2. Deliver binders and other evidences of insurance within ten (10) calendar days after the placement of any insurance under the PROGRAMS, to be effective until such times as the policy or policies for the placement are received by NCCSIF from the insurance carriers. Such binders shall be signed by an authorized agent or employee of the insurance carrier. The PROGRAM ADMINISTRATOR shall use best efforts to secure a correct policy or policies within ninety (90) days of placement of any insurance under the Programs. The PROGRAM ADMINISTRATOR shall not be responsible for the failure of Members of NCCSIF to make premium payments;

3. Forward questions from NCCSIF and/or its Members to the insurance carriers or excess Joint Powers Authorities;
4. Identify, review and comment on loss-control activities and recommendations of insurers or excess Joint Powers Authorities;
5. Issue Certificates of Insurance regarding the PROGRAMS;
6. In the event that any insurance is written for the PROGRAMS, unless NCCSIF gives the PROGRAM ADMINISTRATOR contrary instructions, the PROGRAM ADMINISTRATOR will implement the practice of notifying all excess insurance carriers whenever NCCSIF or one of its members has requested that notice of claim be given to the carriers;
7. Assist NCCSIF and, where applicable, NCCSIF's third party administrator in settlement issues with insurance carriers. However, it is understood and agreed that the PROGRAM ADMINISTRATOR is not providing claims management services under this Agreement;
8. Act upon request as a liaison for communications among or between all parties involved in the Programs including NCCSIF, its participating Members, insurance carriers and others;
9. Prepare written reports to NCCSIF to include:
  - a. Report as needed of pending rate, coverage or renewal problems including significant changes in the financial status of major insurers or reinsurers for the Programs;
  - b. At least thirty (30) days prior to the Programs anniversary(s), a written report stating anticipated renewal terms and conditions and other indications of market conditions, trends and anticipated changes;
  - c. A comprehensive summary report, within fifteen (15) days of purchasing coverage, outlining the coverage(s) purchased. Such report shall contain the following information:
    - 1) Summary of insurance and their terms and conditions, and
    - 2) Summary of financial conditions of insurers providing coverage;

**B. PROGRAM ADMINISTRATION SERVICES.** PROGRAM ADMINISTRATOR agrees to provide the following services to the satisfaction of the Board of Directors of NCCSIF:

1. Act as “key” contact for the NCCSIF coverage programs including Liability, Workers’ Compensation and Property Programs.
2. Handle clerical and correspondence duties of the Joint Powers Authority.
3. Work with the NCCSIF committees and coordinate NCCSIF program administration.
4. Meet with cities as requested and necessary.
5. Maintain the Program Policy and Procedures manual.
6. Develop, issue and maintain Certificates of Coverage for the NCCSIF Memorandums of Coverage on behalf of the members of NCCSIF.
7. Issue, modify as directed and maintain Memorandums of Coverage forms for the shared risk layer of PROGRAMS.
8. Prepare NCCSIF agendas and other general administrative functions.
9. Meet with the Board of Directors and the committees on a scheduled basis.
10. Prepare the annual budget and the Risk Management annual budget as directed by the Executive Committee.
11. Prepare the annual budget.
12. Act as a central clearinghouse for dissemination of information on risk management issues and NCCSIF programs.
13. Assist Members in matters of proper Liability insurance coverage requirements of contractors.
14. Assist as may be required with financial audits, claims audits or actuarial studies conducted by NCCSIF's retained auditors and actuaries.
15. Monitor loss runs of NCCSIF programs and Members.
16. Coordinate matters of safety/loss control programming and assist in the development of loss prevention material.
17. Provide an annual report, of the time spent on each of the Programs.
18. Maintain on behalf of NCCSIF; loss reports, insurance policies, certificates of insurance, JPA vendor contracts, claims audits, actuarial studies, financial audits, statistical studies, deposit premium calculations, and other pertinent materials in accordance with standard insurance record retention practices and with the NCCSIF approved Policy and Procedure on Records Retention.

Beginning in 2010 old records will be converted to a digitized record format and current records will be maintained in a digital format.

19. Maintain a suitable backup and recovery system for data and develop and implement processes for the protection of electronic data, including a written policy with respect to:
  - a. Disaster recovery
  - b. Physical and electronic data security
  - c. Electronic data retention
20. On a six-month basis provide a service calendar reporting on the services rendered for the period and a projection of work to be accomplished during the next six months.
21. Update and maintain the NCCSIF website and other PROGRAM documentation.
22. Prepare an Annual Report to be distributed at the December Board of Directors meeting.

**V. COMPENSATION**

With respect to the categories of risk and insurance identified in **Addendum A** and the SERVICES specified in Section IV. SCOPE OF SERVICE, PROGRAM ADMINISTRATOR shall receive compensation as follows:

- A. Total FEE for Workers' Compensation and Liability shall be as follows:

<u>YR.</u>	<u>LIABILITY</u>	<u>WORKERS' COMP</u>	<u>TOTAL</u>
1 <sup>st</sup> :	\$ 156,000	\$ 130,000	\$ 286,000
2 <sup>nd</sup> :	\$ 159,120	\$ 132,600	\$ 291,720
3 <sup>rd</sup> :	\$ 162,304	\$ 135,252	\$ 297,556
4 <sup>th</sup> :	\$ 165,548	\$ 137,957	\$ 303,505
5 <sup>th</sup> :	\$ 168,860	\$ 140,716	\$ 309,576

- B. New Members will be added at equivalent rates in effect at the time of joining.
- C. Fees shall be paid in twelve (12) equal monthly installments.
- D. COMMISSIONS on insurance coverage placed for NCCSIF programs, as well as other lines of insurance placed on behalf of NCCSIF and its Members, at

customary commission rates. Coverage may include: Property, Excess Workers' Compensation, crime, auto physical damage, mobile equipment, and other miscellaneous lines.

**E. Disclosures.**

1. **Commissions.** During this Agreement, PROGRAM ADMINISTRATOR shall annually disclose, in writing, any COMMISSIONS received by PROGRAM ADMINISTRATOR in connection with any insurance placed on behalf of NCCSIF or its Members.

2. **Exclusions.** Commissions for Special Events, Notary Bonds and Vendor/Contractor Liability Programs are not included in the Annual FEE or COMPENSATION, as coverage is provided to Third Party Individuals.

3. **Transparency.** During the time of this Agreement, PROGRAM ADMINISTRATOR will annually disclose any Commissions received by PROGRAM ADMINISTRATOR or any affiliated Company in connection with any Insurance Placements on behalf of NCCSIF under the Alliant's "Transparency and Disclosure" Policy, a copy of which is made available upon request. Pursuant to its Policy, Alliant will conduct business in conformance with all applicable Insurance Regulations and in advancement of the best interests of NCCSIF. In addition, Alliant's Conflict of Interest Policy precludes it from accepting any form of Broker incentives that would result in business being placed with carriers in conflict with the interests of Alliant and/or NCCSIF.

4. **Other Alliant Services.** In addition to the Compensation that PROGRAM ADMINISTRATOR receives, its related entity, Alliant Specialty Insurance Services ("ASIS") and its Underwriting operations, Alliant Underwriting Services ("AUS") may receive Compensation from Pool Administration and/or a carrier involved in underwriting services. The financial impact of the Compensation received by AUS and/or ASIS is a cost included in the premium. Compensation received by AUS and/or ASIS will be disclosed in writing to NCCSIF and is Agreed to by NCCSIF as part of the Premium. NCCSIF further acknowledges that PROGRAM ADMINISTRATOR and ASIS maintain an arm's length relationship. NCCSIF understands that while PROGRAM ADMINISTRATOR represents NCCSIF as an Individual Entity, AUS and/or ASIS independently administers its Program as a whole, and not on behalf of any particular Member.

Additionally, the related entities of Alliant Business Services (ABS) and/or Strategic HR may receive Compensation from PROGRAM ADMINISTRATOR and/or a Carrier for providing designated, Value-Added Services. Services contracted by NCCSIF directly will be invoiced accordingly.

## **VI. TAXES AND FEES AND USE OF INTERMEDIARIES**

- A. **Surplus Lines Fees and Taxes.** In certain cases, placement made by PROGRAM ADMINISTRATOR on behalf of NCCSIF, with approval of NCCSIF, may require the payment of surplus lines assessments, taxes and/or fees to state regulators, boards or associations. Such assessments, taxes and/or fees will be charged to NCCSIF and identified separately on invoices covering these placements. PROGRAM ADMINISTRATOR shall not be responsible for the payment of any such fees, taxes or assessments, except to the extent such taxes or fees have been collected from NCCSIF.
- B. **Intermediaries.** PROGRAM ADMINISTRATOR may determine from time to time that it is necessary or appropriate to utilize the services of intermediaries (such as surplus lines brokers, underwriting managers, London market brokers, and reinsurance brokers) to assist in marketing the PROGRAM. These intermediaries may be affiliates of PROGRAM ADMINISTRATOR or may be unrelated intermediaries. Compensation of such intermediaries will be paid by the insurance company out of paid insurance premiums. Where a placement through such an intermediary will result in compensation to a PROGRAM ADMINISTRATOR affiliate, PROGRAM ADMINISTRATOR will fully disclose in writing to NCCSIF its relationship to the affiliate and the reason that placement of coverage through that intermediary is in the best interest of NCCSIF.
- C. **Indirect Income.** Indirect Income includes such items as insurance carrier contingency arrangements. PROGRAM ADMINISTRATOR will not accept these compensation incentives from insurers, including contingent commissions, market service agreements (MSA), volume-based commission incentives and rebates on business placed on behalf of NCCSIF within the SCOPE OF SERVICE of this AGREEMENT.

## **VII. KEY PERSONNEL**

PROGRAM ADMINISTRATOR agrees KEY PERSONNEL will be responsible for performance of the designated functions for NCCSIF as delineated in **Addendum B**. Should such personnel become unavailable to perform SERVICES for NCCSIF, PROGRAM ADMINISTRATOR agrees to replace, as soon as practical, such personnel with personnel of comparable skills and experience as determined by NCCSIF's evaluation and subject to NCCSIF's right of refusal for any reason.

## **VIII. TERM**

The term of the AGREEMENT shall be effective from July 1, 2014 to June 30, 2019, unless cancelled pursuant to Section X Termination of Agreement. NCCSIF shall have



an option to extend the AGREEMENT for two additional one-year periods, exercisable by NCCSIF by notifying PROGRAM ADMINISTRATOR of such extension prior to the anniversary date. The AGREEMENT shall have an anniversary date each July 1, for the purpose of reviewing compensation and optional extensions. This AGREEMENT supersedes and replaces all previous AGREEMENTS or Contracts.

**IX. NONASSIGNABLE**

This AGREEMENT is binding upon the parties hereto and their respective successors by merger, sale, consolidation or reorganization. The AGREEMENT is otherwise personal to the PARTIES and cannot be assigned or delegated without prior written consent of the other PARTY.

**X. TERMINATION OF AGREEMENT**

The AGREEMENT may be cancelled by either PARTY any time upon 90 days advance written notice delivered or mailed to the other PARTY. In the event of cancellation, PROGRAM ADMINISTRATOR will assist NCCSIF in arranging a smooth transition to another COMPANY, including, but not limited to providing NCCSIF copies of requested products, files, records, computations, quotations studies and other data, prepared or obtained in connection with this AGREEMENT, in a mutually-agreed format, which shall become the permanent property of NCCSIF.

Should this agreement be terminated pursuant to this section prior to the end of this AGREEMENT's term, the PROGRAM ADMINISTRATOR shall be entitled to retain as earned compensation for its SERVICES a prorated portion of the fees paid by NCCSIF for each member in certain NCCSIF programs as follows: if termination is effective in the first quarter of the program year, 50% of such fees; if in the second quarter of the program year, 67.7%; if in the third quarter of the program year, 83.3%; and if in the fourth quarter of the program year 100%. These percentages apply only to the per-member fees. Fees and commissions charged by the PROGRAM ADMINISTRATOR for all other compensation shall be considered fully earned upon termination of the agreement.

In the event of termination, PROGRAM ADMINISTRATOR shall give to NCCSIF copies of all products, files, records, computations, quotations, studies and other data prepared or obtained in connection with this contract, which shall become the permanent property of NCCSIF.

**XI. ENTIRE AGREEMENT MODIFICATION**

This AGREEMENT constitutes the entire understanding of the PARTIES hereto. PROGRAM ADMINISTRATOR shall be entitled to no other benefits than those specified herein. No changes, amendments or alterations shall be effective unless in writing and signed by both PARTIES. PROGRAM ADMINISTRATOR specifically acknowledges that in entering into and executing this AGREEMENT, PROGRAM

ADMINISTRATOR relies solely upon the provisions contained in this AGREEMENT and no others.

**XII. SEVERABILITY**

If any term, covenant, condition or provision of this AGREEMENT is held by a court of competent jurisdiction to be invalid, void or unenforceable, the remainder of the provisions hereof shall remain in full force and effect and shall in no way be affected, impaired or invalidated thereby.

**XIII. APPLICABLE LAW**

This AGREEMENT has been executed and delivered in the State of California, and the validity, enforceability and interpretation of any of the clauses of this AGREEMENT shall be determined and governed by the laws of the State of California.

**XIV. HOLD HARMLESS**

1. In the event that POOL ADMINISTRATOR, its Agents, Employees, Representatives, or Assigns, negligently or intentionally violate any Law or Regulation, any Provision of the Agreement, or any written Rule, Regulation, Policy, Procedure or similar instruction under the Program, POOL ADMINISTRATOR shall Indemnify, Defend, and Hold NCCSIF harmless from and against all Loss and Damage, including any reasonable Costs or Expenses (including Attorney's Fees), incurred by NCCSIF in connection with such conduct.
  
2. In the event that NCCSIF, its Agents, Employees, Representatives, or Assigns, negligently or intentionally violate any Law or Regulation, or any Provision of the Agreement, NCCSIF shall Indemnify, Defend, and Hold POOL ADMINISTRATOR harmless from and against all Loss and Damage, including any reasonable Costs or Expenses (including Attorney's Fees), incurred by POOL ADMINISTRATOR in connection with such conduct.

The above obligations shall survive the termination of this Agreement.

**XV. INSURANCE REQUIREMENTS**

During the term of this Agreement, Broker shall maintain the following insurance coverage and limits or the equivalent self-insurance coverage:

- A. Professional Liability insurance with minimum limits of \$15 million per claim

providing coverage for any errors and omissions which the Broker or its agents may make resulting in financial loss to NCCSIF;

B. Commercial General and Automobile Liability insurance with limits of at least \$2 million combined single limit per occurrence and aggregate for bodily injury and property damage. The policies are to contain, or be endorsed to contain the following provisions:

1. NCCSIF, its trustees, officers, employees, and volunteers are to be covered as additional insureds with respect to liability arising out of the work or operations performed by the PROGRAM ADMINISTRATOR or on behalf of the PROGRAM ADMINISTRATOR, or arising from operation of "any auto," whether owned leased, hired or borrowed by the PROGRAM ADMINISTRATOR.

2. For any covered claims related to this Agreement, the PROGRAM ADMINISTRATOR's insurance coverage shall be primary insurance as respects Client, its trustees, officers, employees, or volunteers. Any insurance or self-insurance maintained by NCCSIF or any of its members shall be excess to the PROGRAM ADMINISTRATOR's insurance and shall not contribute with it.

- a. Workers' Compensation coverage in compliance with the laws of the State of California, and Employers' Liability insurance in the amount of \$1 million per accident or aggregate.
- b. Commercial Umbrella of at least \$4 million aggregate coverage over General Liability and Auto primary coverages.
- c. Each insurance policy required by this clause shall be endorsed to state that coverage shall not be canceled or non-renewed by PROGRAM ADMINISTRATOR, except with thirty (30) days prior written notice by certified mail, return receipt requested, given to NCCSIF.

All insurance carriers providing the coverages required by this section shall have a financial rating of at least an "A" published A.M. Best, or the published reports of an equivalent financial rating firm will be used to confirm the insurance carriers' rating, unless the PROGRAM ADMINISTRATOR has obtained the NCCSIF's written acknowledgment that an insurance carrier with a lower financial rating is permitted.

PROGRAM ADMINISTRATOR shall also provide to NCCSIF certificates of insurance and copies of applicable endorsements evidencing the above coverages and limits, and will maintain these coverages during the term of this AGREEMENT.

The failure of the PROGRAM ADMINISTRATOR to procure and maintain the required insurance does not negate the PROGRAM ADMINISTRATOR's obligation under this AGREEMENT to do so.

## **XVI. DISPUTE RESOLUTION**

Any dispute arising under the terms of this AGREEMENT which is not resolved within a reasonable period of time by authorized representatives of the PROGRAM ADMINISTRATOR and the NCCSIF shall be brought to the attention of the Chief Executive Officer (or designated representative) of the PROGRAM ADMINISTRATOR and the Chair (or designee) of the NCCSIF for joint resolution. At the request of either PARTY, the NCCSIF shall provide a forum for discussion of the disputed item(s). If resolution of the dispute through these means is pursued without success, such dispute shall be submitted to final and binding arbitration upon the mutual agreement of both of the parties. Such arbitration shall be conducted under the auspices of, and in accordance with the procedures and rules of the California Code of Civil Procedure. Any hearings held in the course of any such arbitration shall be held in the County of Sacramento, California unless the parties mutually agree in writing to another location.

Despite an unresolved dispute, the PROGRAM ADMINISTRATOR shall continue without delay to perform its responsibilities under this AGREEMENT. The PROGRAM ADMINISTRATOR shall keep accurate records of its SERVICES in order to document the extent of its SERVICES under this AGREEMENT.

## **XVII. WAIVER**

No Provision of this AGREEMENT shall be considered Waived, unless such Waiver is in writing and signed by the Party that benefit from the Enforcement of such Provision. No Waiver of any Provision in this AGREEMENT, however, shall be deemed a Waiver of a subsequent Breach of such Provision or a Waiver of a similar Provision. In addition, a Waiver of any Breach or a Failure to Enforce any Term or Condition of this AGREEMENT shall not in any way Affect, Limit, or Waive a Party's Right under this AGREEMENT at any time to Enforce strict Compliance thereafter with every Term and Condition of this AGREEMENT.

## **XVIII. COPYRIGHT**

Any reports, documents or other materials produced in whole or in part under this AGREEMENT shall be the property of NCCSIF and none shall be subject to an application for copyright by or on behalf of PROGRAM ADMINISTRATOR.

## **XIX. CONFIDENTIAL INFORMATION**

No reports, information, documents, any other materials given to or prepared by PROGRAM ADMINISTRATOR under this AGREEMENT which NCCSIF deems confidential and requests in writing to be kept confidential, shall NOT be made available by PROGRAM ADMINISTRATOR to any individual or organization without prior written approval by NCCSIF. Notwithstanding the foregoing, however, the provisions of the proceeding sentence shall not apply where:

- A. PROGRAM ADMINISTRATOR is required by law, regulation or pursuant to any subpoena to disclose such information.
- B. The disclosure of such information is, in the good faith discretion of PROGRAM ADMINISTRATOR, necessary or appropriate to any civil litigation or arbitration commenced against the NCCSIF by PROGRAM ADMINISTRATOR; or the defense of PROGRAM ADMINISTRATOR or its officers, directors, employees, agents, attorneys-in-fact, attorneys-at-law, predecessors-in-interest or successors-in-interest in any pending or threatened civil litigation or arbitration prosecuted against PROGRAM ADMINISTRATOR by the NCCSIF, or to any civil litigation commenced against either the NCCSIF or PROGRAM ADMINISTRATOR by any third party.
- C. The disclosure of such information is, in the good faith discretion of PROGRAM ADMINISTRATOR, necessary and appropriate to the discharge of PROGRAM ADMINISTRATOR of its duties pursuant to this AGREEMENT including, without limitation, the provision of customary underwriting information to insurers.
- D. Such information, without any act by PROGRAM ADMINISTRATOR, is available to the public.
- E. Such information is rightfully acquired by PROGRAM ADMINISTRATOR from any third party.

## **XX. ETHICS AND CONFLICT OF INTEREST STATEMENT**

The PROGRAM ADMINISTRATOR understands and agrees that NCCSIF desires to compare the cost of obtaining services or insurance products from PROGRAM ADMINISTRATOR against other viable and competitive options and expects that the PROGRAM ADMINISTRATOR will make its compensation agreements and revenue streams known to NCCSIF, so as to provide NCCSIF with a clear accounting of the costs of the placement of insurance services and products. The PROGRAM ADMINISTRATOR shall conduct its business so as to fulfill all legal and ethical requirements and standards of the industry and the State of California, and shall place the best interests of NCCSIF ahead of any other concerns in the placement of insurance

services and products. To this end, PROGRAM ADMINISTRATOR:

1. Warrants that it will adhere to its ethical obligations to NCCSIF to deliver honest, competitive, and meaningful Service and advice on the placement of any Insurance Products, Services, or Coverage, and to provide access to an open, fair, and competitive insurance marketplace;
2. Shall exercise Due Diligence in making a full and complete Disclosure of all Quotes and Declinations from all Markets contacted for each specific Line of Coverage, including the date and time of Contact and the Name, Address, Phone Number and, to the extent available, Email Address of the individual Contact for each Market;
3. Shall make every good faith attempt to avoid even the Appearance of a Conflict of Interest between the PROGRAM ADMINISTRATOR, NCCSIF, and any Provider of any Insurance Product or Service, and will promptly Notify NCCSIF of any real or potential Conflict of Interest;
4. Agrees to include a copy of PROGRAM ADMINISTRATOR's own Ethics Statement or Code, or PROGRAM ADMINISTRATOR's Compliance Statement available on the PROGRAM ADMINISTRATOR's Website; and,
5. Shall request that all Insurance Carriers show any Commission Rates on their Insurance Policies and will otherwise ensure those Rates are known to NCCSIF.
6. Acknowledges the Mutual Trust and Confidence by both Parties, and that all Actions of the PROGRAM ADMINISTRATOR shall be for the specific benefit of the NCCSIF and their Programs as a whole.

## **XXI. OBLIGATIONS OF NCCSIF**

NCCSIF will reasonably cooperate with the PROGRAM ADMINISTRATOR in the performance of the PROGRAM ADMINISTRATOR's brokerage, risk management and program administration duties by providing the PROGRAM ADMINISTRATOR where available reasonably complete and accurate information as to NCCSIF's loss experience risk exposures and any other pertinent information that the PROGRAM ADMINISTRATOR requests. NCCSIF shall promptly review coverage documents concerning the Programs delivered by the PROGRAM ADMINISTRATOR for consistency with NCCSIF's specifications. NCCSIF shall designate one or more officers or committees of NCCSIF to receive and provide significant intervening substantive review, and independently evaluate any and all recommendations or proposals made to NCCSIF by the PROGRAM ADMINISTRATOR which are significant, substantive in

nature and under which any benefit shall accrue to the PROGRAM ADMINISTRATOR or the PROGRAM ADMINISTRATOR's affiliates a Material Financial Impact, under the terms of this AGREEMENT. Such committees shall then provide their own recommendations concerning such matters to the Board of Directors of NCCSIF, having ultimate decision making authority on such matters.

## **XXII. RELATIONSHIP OF THE PARTIES**

At all times and for all purposes, the Relationship between the Parties is intended to be that of Independent Contractors and there is no intent to create a Joint Venture Relationship, and any Person representing PROGRAM ADMINISTRATOR, shall be an Independent Contractor to NCCSIF, and the Agreement shall not in any way be construed as a Contract of Employment between NCCSIF and PROGRAM ADMINISTRATOR's Agents. In addition, the Parties Agree that, except as otherwise provided herein, NCCSIF shall not be obligated for any expense incurred by PROGRAM ADMINISTRATOR in rendering Services, or by engaging in any other transaction or conduct arising out of this Agreement.

## **XXIII. OWNERSHIP OF BOOKS AND RECORDS**

The Parties shall each maintain normal business records related to all business generated under this Agreement. Upon reasonable request, and subject to the Confidentiality Provisions set forth herein, the Parties may each obtain from the other copies of all Policyholder Documents, including but not limited to Policies, Binders, Certificates, Endorsements, Underwriting Data, Loss Data, and other Statistical information in the other's possession, custody, or control with respect to all business generated under this Agreement.

## **XXIV. NON-SOLICITATION**

PROGRAM ADMINISTRATOR agrees that, during the Term of this Agreement, PROGRAM ADMINISTRATOR's personnel shall not purposely solicit NCCSIF Members from Programs or Lines of Coverage, on which they work or have worked. NCCSIF understands and agrees that PROGRAM ADMINISTRATOR has offices, staff, clients, and prospects nationwide, and nothing in this paragraph shall restrict it from responding to any Request for Proposal with notice to NCCSIF, or from otherwise providing Services or Products when asked by a NCCSIF Member after receiving permission from NCCSIF. In addition, this paragraph shall not prohibit PROGRAM ADMINISTRATOR from engaging in general advertising, or marketing campaigns. Nothing in this paragraph shall be applied in a manner that violates any State or Federal Law or Regulation.

**XXV. DISASTER RECOVERY; CONTINUITY**

PROGRAM ADMINISTRATOR agrees that it has a Disaster Recovery Plan in place that is intended to secure, and if necessary, restore information, physical and electronic data, affected by a Security Breach, Force Majeure or Natural Disaster. In addition, PROGRAM ADMINISTRATOR will make commercially reasonable efforts to ensure that, at all times, it has a sufficient number of Trained Personnel on hand to meet its Obligations under this Agreement, including in the Event of a Force Majeure, Natural Disaster, or Pandemic.

**XXVI. COST AND ATTORNEY FEES**

The prevailing party in any action brought to enforce the terms of this AGREEMENT or arising out of this AGREEMENT may recover its reasonable costs and attorney’s fees incurred in connection with such action from the other party to such action.

**XXVII. GENERAL**

A. **ASSIGNMENT.** Neither PARTY shall assign this AGREEMENT in whole or in part without the prior written consent of the other PARTY.

**NOTICES.** All notices hereunder shall be given in writing and mailed, postage prepaid, by certified mail, addressed as follows:

To NCCSIF:

President, Board of Directors  
Northern California Cities Self Insurance Fund  
AT THE OFFICE ADDRESS OF CURRENT  
PRESIDENT

To PROGRAM ADMINISTRATOR:

Alliant Insurance Services, Inc.  
1792 Tribute Road, Suite 450  
Sacramento, CA 95815  
Attn: Marcus Beverly

**XXVIII. PERFORMANCE MEASURES**

The PROGRAM ADMINISTRATOR agrees to be evaluated by performance measures as developed with the Executive Committee.



**IN WITNESS WHEREOF**, NCCSIF and PROGRAM ADMINISTRATOR have hereby executed this AGREEMENT on this \_\_\_\_\_ day of \_\_\_\_\_ 2014.

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

By: \_\_\_\_\_  
President

ALLIANT INSURANCE SERVICES, INC.

By: \_\_\_\_\_  
Michael Simmons,  
Vice Chairman – Public Entity

Reviewed and Approved by NCCSIF Board Counsel

By: \_\_\_\_\_  
Byrne Conley

Date: March 31, 2014

## **ADDENDUM A**

### **Programs and Coverages**

PROGRAM ADMINISTRATOR agrees to provide SERVICES to the following PROGRAMS of NCCSIF:

1. Workers' Compensation Program;
2. Liability Program; and
3. Other Lines of Coverage and excess insurance purchased by NCCSIF and Member Cities.

It is understood and agreed that NCCSIF may obtain additional services from PROGRAM ADMINISTRATOR for additional PROGRAMS. NCCSIF and PROGRAM ADMINISTRATOR shall agree in writing to the Scope of Services and compensation in advance of PROGRAM ADMINISTRATOR's performance of additional SERVICES.

## **ADDENDUM B**

### **Account Service Team**

Vice Chairman – PE	Mike Simmons*
Vice President	Marcus Beverly*
Consultant	Marylin Kelley
Claims Specialist	Diana Walizada, Bob Frey
Account Manager	Johnny Yang

\* Denotes KEY Personnel



## ROUND TABLE DISCUSSION

### INFORMATION ITEM

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

**RECOMMENDATION:** None.

**FISCAL IMPACT:** None.

**BACKGROUND:** The item is to the Executive Committee members for any topics or ideas that members would like to address.

**ATTACHMENT(S):** None.

## NCCSIF Organizational Chart

BOARD OF DIRECTORS			
Jeff	Kiser		City of Anderson
Shari	Conley		City of Auburn
Toni	Benson		City of Colusa
John	Brewer		City of Corning
Steve	Johnson	EC	City of Dixon
Brad	Koehn		City of Elk Grove
Bruce	Cline		City of Folsom
Paula	Islas		City of Galt
Karin	Helvey		City of Gridley
Ed	Pattison		City of Lone
Michael	Daly		City of Jackson
John	Lee	EC	City of Lincoln
Matt	Michaelis		City of Marysville
Corey	Shaver	EC	City of Nevada City
Liz	Ehrenstrom	P	City of Oroville
Gina	Will		Town of Paradise
Dave	Warren		City of Placerville
Sandy	Ryan		City of Red Bluff
Tim	Chapa	EC	City of Rio Vista
Russell	Hildebrand	VP	City of Rocklin
Tim	Sailsbery	T	City of Willows
Natalie	Walter		City of Yuba City

ALTERNATES		
TBD		City of Anderson
Joanna	Belanger	City of Auburn
Cathy	Higgins	City of Colusa
Tom	Watson	City of Corning
Kim	Stalie	City of Dixon
Jonathan	Hobbs	City of Elk Grove
Kristine	Wilfong	City of Folsom
Jason	Behrmann	City of Galt
Elisa	Arteaga	City of Gridley
Jane	Wright	City of Lone
TBD		City of Jackson
Sheila	Vanzandt	City of Lincoln
Walter	Munchheimer	City of Marysville
Catrina	Olson	City of Nevada City
TBD		City of Oroville
Crystal	Peters	Town of Paradise
John	Driscoll	City of Placerville
Cheryl	Smith	City of Red Bluff
Marni	Rittburg	City of Rio Vista
Michael	Green	City of Rocklin
Steve	Holsinger	City of Willows
Robin	Bertagna	City of Yuba City

EXECUTIVE COMMITTEE			
Liz	Ehrenstrom	P	City of Oroville
Russell	Hildebrand	VP	City of Rocklin
Paula	Islas	S	City of Galt
Tim	Sailsbery	T	City of Willows
Steve	Johnson	EC	City of Dixon
John	Lee	EC	City of Lincoln
Corey	Shaver	EC	City of Nevada City
Tim	Chapa	EC	City of Rio Vista

RISK MANAGEMENT COMMITTEE		
Juanita	Barnett	City of Anderson
Robert	Richardson	City of Auburn
Shelly	Kittle	City of Colusa
Tom	Watson	City of Corning
Kim	Stalie	City of Dixon
Brad	Koehn	City of Elk Grove
Bruce	Cline	City of Folsom
Paula	Islas	City of Galt
Karin	Helvey	City of Gridley
Ed	Pattison	City of Lone
Carla	Soracco	City of Jackson
John	Lee	City of Lincoln
Matt	Michaelis	City of Marysville
Catrina	Olson	City of Nevada City
Liz	Ehrenstrom	City of Oroville
Crystal	Peters	Town of Paradise
Dave	Warren	City of Placerville
Sandy	Ryan	City of Red Bluff
Marni	Rittburg	City of Rio Vista
Russell	Hildebrand	City of Rocklin
Wayne	Peabody	City of Willows
Natalie	Walter	City of Yuba City

PROGRAM ADMINISTRATORS		
Marcus	Beverly	Alliant Insurance Services
Michael	Simmons	Alliant Insurance Services
Joan	Crossley	Alliant Insurance Services
Johnny	Yang	Alliant Insurance Services
Laurence	Voiculescu	Alliant Insurance Services

ADVISORS		
Byrne	Conley	Byrne and Conleys
James	Marta	James Marta & Company

RISK CONTROL CONSULTANTS		
Henri	Castro	Bickmore
Jeff	Johnston	Bickmore
Tom	Kline	Bickmore

P = President	VP = Vice President
S = Secretary	T = Treasurer

# Northern California Cities State Self Insurance Fund

## Travel Reimbursement Expense Form

Member Representative: \_\_\_\_\_

Entity: \_\_\_\_\_

Payee Address: \_\_\_\_\_

Meeting or Committee: \_\_\_\_\_

Date of Meeting: \_\_\_\_\_

Location of Meeting: \_\_\_\_\_

Total Mileage: \_\_\_\_\_

Payment Made to: 


 \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

## 2013 NCCSIF RESOURCE CONTACT GUIDE

<b>PROGRAM ADMINISTRATION</b> <b>Alliant Insurance Services, Inc.</b> <b>www.alliantinsurance.com</b> <b>Main: (916) 643-2700      Fax: (916) 643-2750</b>		
<b>SUBJECT</b>	<b>MAIN CONTACT</b>	
<b>COVERAGE / RISK MANAGEMENT ISSUES –</b> <ul style="list-style-type: none"> <li>➤ Certificates of coverage, additions/deletions of coverages, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs</li> <li>➤ Coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for actuarial services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development</li> <li>➤ Insurance Requirements in Contracts (IRIC), hold harmless agreements, indemnification clauses, safety program planning, RFPs for JPA services &amp; audits, third party contract review</li> </ul>	<b>Michael Simmons</b> Marylin Kelley Johnny Yang Joan Crossley	
<b>JPA MANAGEMENT ISSUES –</b> program budget/funding, financial analysis, coordination w/financial auditor/JPA accountant	<b>Michael Simmons</b> Marylin Kelley Johnny Yang Joan Crossley	
<b>JPA ADMINISTRATIVE ISSUES –</b> meeting agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members.	<b>Johnny Yang</b> Michael Simmons Marylin Kelley Joan Crossley	
<b>COVERAGE ISSUES -</b> coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for actuarial services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development	<b>Michael Simmons</b> Marylin Kelley Johnny Yang Joan Crossley	
Mike Simmons Johnny Yang Joan Crossley Marylin Kelley	(415) 403-1425 / (925) 708-3374 (cell) (916) 643-2712 (916) 643-2708 (415) 403-1448	msimmons@alliantinsurance.com jyang@alliantinsurance.com jcrossley@alliantinsurance.com mkelley@alliantinsurance.com

# 2013 NCCSIF RESOURCE CONTACT GUIDE

<p style="text-align: center;"><b><u>ACCOUNTING SERVICES</u></b>  <b>James Marta &amp; Company CPAs</b>                  701 Howe Avenue, Suite E3                  Sacramento, California 95825                  Main: (916) 993-9494 · Fax: (916) 993-9489                  www.jpmpca.com                  Jim Marta - jmarta@jpmpca.com</p>	<p style="text-align: center;"><b><u>EMPLOYEE ASSISTANCE PROGRAM</u></b>  <b>ACI Specialty Benefits Corporation</b>                  5414 Oberlin Drive, Suite 240                  San Diego, California 92121                  Main: (858) 452-1254 · Fax: (858) 452-7819                  www.acieap.com                  Tori Barr - tbarr@acieap.com</p>		
<p><b><u>CLAIMS ADMINISTRATION / LOSS CONTROL</u></b>  <b>York Risk Services Group, Inc.</b>  <a href="http://www.yorkrsg.com">www.yorkrsg.com</a>                  P.O. Box 619058                  Roseville, CA 95661-9058                  (800) 922-5020 · Fax (800) 921-7683</p>			
<b>LIABILITY CONTACTS</b>	<b>WORKERS' COMPENSATION</b>		
<p>Jennifer Nogosek                  Unit Manager                  (916) 960-0997  <a href="mailto:jennifer.nogosek@yorkrsg.com">jennifer.nogosek@yorkrsg.com</a>                  Cameron Dewey                  Senior Adjuster - Redding                  (530) 243-3249  <a href="mailto:cameron.dewey@yorkrsg.com">cameron.dewey@yorkrsg.com</a>                  Shawn Millar                  Senior Adjuster - Chico                  (530) 345-5998  <a href="mailto:shawn.millar@yorkrsg.com">shawn.millar@yorkrsg.com</a>                  Olivia Doney                  Adjuster - Chico                  (530) 345-5883  <a href="mailto:olivia.doney@yorkrsg.com">olivia.doney@yorkrsg.com</a>                  Dan Lamb                  Senior Adjuster - Foothills                  (209) 795-0742  <a href="mailto:dan.lamb@yorkrsg.com">dan.lamb@yorkrsg.com</a></p> <p style="text-align: center;"><b><u>RESOURCES</u></b></p> <p>Tom Baber                  Vice President                  Liability                  (916) 746-8834  <a href="mailto:tom.baber@yorkrsg.com">tom.baber@yorkrsg.com</a>                  Marcus Beverly                  Client Relations Director                  (916) 746-8828  <a href="mailto:marcus.beverly@yorkrsg.com">marcus.beverly@yorkrsg.com</a></p>	<p>Bernard Sarmiento                  Senior Adjuster - Roseville                  (916) 960-0902  <a href="mailto:bernard.sarmiento@yorkrsg.com">bernard.sarmiento@yorkrsg.com</a>                  D'Ana Seivert                  Adjuster - Roseville                  (916) 960-0987  <a href="mailto:d'ana.seivert@yorkrsg.com">d'ana.seivert@yorkrsg.com</a>                  Erica Nichols                  Adjuster - Roseville                  (916) 960-1026  <a href="mailto:erica.nichols@yorkrsg.com">erica.nichols@yorkrsg.com</a>                  Erik Baldwin                  Adjuster - Roseville                  (916) 746-8856  <a href="mailto:erik.baldwin@yorkrsg.com">erik.baldwin@yorkrsg.com</a>                  John Tucker                  Senior Adjuster - Stockton                  (209) 320-0804  <a href="mailto:john.tucker@yorkrsg.com">john.tucker@yorkrsg.com</a></p> <p style="text-align: center;"><b><u>RESOURCES</u></b></p> <p>Craig Wheaton, J.D.                  Assistant Vice President                  Liability - Roseville                  (916) 960-0988  <a href="mailto:craig.wheaton@yorkrsg.com">craig.wheaton@yorkrsg.com</a>                  Mike Berndt                  Assistant Vice President                  (916) 746-8828  <a href="mailto:mike.berndt@yorkrsg.com">mike.berndt@yorkrsg.com</a></p>	<p>Lela Casey                  Senior Claims Examiner  <a href="mailto:lela.casey@yorkrsg.com">lela.casey@yorkrsg.com</a></p> <p>Federica Simpson                  Future Medical Examiner                  (916) 960-1021  <a href="mailto:federica.simpson@yorkrsg.com">federica.simpson@yorkrsg.com</a>                  MO's and FM's for Kelly's cities                  Michelle Bridges                  Senior Claims Examiner  <a href="mailto:michelle.bridges@yorkrsg.com">michelle.bridges@yorkrsg.com</a></p> <p style="text-align: center;"><b><u>RESOURCES</u></b></p> <p>Debra Yokota                  Regional Vice President                  Workers' Compensation                  (916) 960-0965  <a href="mailto:debra.yokota@yorkrsg.com">debra.yokota@yorkrsg.com</a>                  Marcus Beverly                  Client Relations Director                  (916) 746-8828  <a href="mailto:marcus.beverly@yorkrsg.com">marcus.beverly@yorkrsg.com</a></p>	<p>Christine Stillwell                  Future Medical Examiner                  (916) 960-0950  <a href="mailto:christine.stillwell@yorkrsg.com">christine.stillwell@yorkrsg.com</a>                  MO's and FM's for Carol and Teresa's cities                  Ben Burg                  Unit Manager                  (916) 960-0946  <a href="mailto:ben.burg@yorkrsg.com">ben.burg@yorkrsg.com</a></p> <p style="text-align: center;"><b><u>RESOURCES</u></b></p> <p>Kelli Vitale Carson                  Assistant Vice President                  Workers' Compensation                  (916) 960-0998  <a href="mailto:kelli.vitalecarson@yorkrsg.com">kelli.vitalecarson@yorkrsg.com</a></p>