



President
Mr. Dave Warren
City of Placerville

Vice President
Ms. Liz Ehrenstrom
City of Oroville

Treasurer
Mr. Tim Sailsbery
City of Willows

Secretary
Vacant

NCCSIF RISK MANAGEMENT COMMITTEE MEETING AGENDA

Date: Thursday, October 19, 2017

Time: 10:00 a.m.

Location: Rocklin Event Center - Garden Room
2650 Sunset Blvd.
Rocklin, CA 95677
(916) 625-5200

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.

A. CALL TO ORDER

B. INTRODUCTIONS

C. APPROVAL OF AGENDA AS POSTED

A 1

D. PUBLIC COMMENTS

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

pg. 3 **E. CONSENT CALENDAR**

A 1

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

pg. 4 1. Minutes of the Risk Management Committee Meeting - June 15, 2017

F. COMMITTEE BUSINESS

1. **Policy and Procedure Reviews**

A 1

The Committee will review and may recommend or provide direction on the following Risk Management Policies:

- pg. 8 a. RM-16 Special Event Risk Management Draft
- pg. 12 b. RM-17 Volunteer Risk Management Draft



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pg. 17	2. Bickmore Risk Management Services, Assessments and Recommendations <i>Henri Castro from Bickmore Risk Services will present an overview of the risk control services provided over the last year. She will also discuss the progress made on the member risk assessments and update the scorecard for committee review.</i>	I	1
pg. 23	3. Police Risk Management Committee Update <i>Tom Kline from Bickmore Risk Service will provide the Committee with a summary of the August 3, 2017, Police Risk Management Committee Meeting.</i>	I	4
pg. 24	4. Trending Reports for Workers' Compensation and Liability Claims <i>Dori Zumwalt from York Risk Services will present an overview of claim statistics and trends for both coverage programs.</i>	I	1
pg. 36	5. Development of Safety Ambassador Program <i>Provide direction to establish the program, including mission, meeting date and frequency, designating a representative, and training topics.</i>	I	1
pg. 38	6. Round Table Discussion <i>The floor will be open to Committee members for any topics or ideas that members would like to address.</i>	I	4
pg. 39	G. INFORMATION ITEMS 1. NCCSIF Travel Reimbursement Form	I	1

H. ADJOURNMENT

UPCOMING MEETINGS

Police Risk Management Committee Meeting - November 2, 2017
Long Range Planning and Board Meeting - December 14, 2017

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 Raychelle Maranan at Alliant Insurance Services at (916) 643-2712.

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

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



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Risk Management Committee Meeting
October 19, 2017**

Agenda Item E.

CONSENT CALENDAR

ACTION ITEM

ISSUE: The Risk Management Committee (RMC) reviews and approves items on the Consent Calendar as a whole. If an item requires clarification or amendment it may be pulled for separate discussion and the Committee may approve the remainder of the Consent Calendar. Any item removed from Consent will be agendized later during the meeting as recommended by the Chair and approved by the Committee.

RECOMMENDATION: Review and approve the Consent Calendar.

FISCAL IMPACT: None

BACKGROUND: The Committee regularly places the minutes of previous meetings on the Consent Calendar for approval, as well as any other routine items that generally do not require discussion.

ATTACHMENT(S): Minutes of the Risk Management Committee Meeting - June 15, 2017



**MINUTES OF THE
NCCSIF RISK MANAGEMENT COMMITTEE MEETING
ROCKLIN EVENT CENTER, ROCKLIN, CA
JUNE 15, 2017**

COMMITTEE MEMBERS PRESENT

Liz Cottrell, City of Anderson
Shari Harris, City of Auburn
Tom Watson, City of Corning
Kim Stalie, City of Dixon
Kristine Haile, City of Folsom
Matt Michaelis, City of Gridley
Jon Hanken, City of Ione

Dalacie Blankenship, City of Jackson
Astrida Trupovnieks, City of Lincoln
Corey Shaver, City of Nevada City
Liz Ehrenstrom, City of Oroville (**Chair**)
Dave Warren, City of Placerville
Sandy Ryan, City of Red Bluff
Natalie Springer, City of Yuba City

OTHER MEMBERS PRESENT

Julie Rucker, City of Elk Grove

Jason Johnson, City of Rocklin

COMMITTEE MEMBERS ABSENT

City of Colusa (vacant)
Jim Ramsey, City of Elk Grove
Cora Hall, City of Galt
City of Marysville (vacant)

Crystal Peters, Town of Paradise
Donna Lee, City of Rio Vista
Kimberly Sarkovich, City of Rocklin
Wayne Peabody, City of Willows

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services
Raychelle Maranan, Alliant Insurance Services
Dori Zumwalt, York Risk Services

Henri Castro, Bickmore
Tom Kline, Bickmore
Gail Zeigler, Bickmore

A. CALL TO ORDER

Chair Liz Ehrenstrom called the meeting to order at 10:03 a.m.

B. INTRODUCTIONS

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

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

Motion: Dave Warren

Second: Kim Stalie

Motion Carried

Ayes: Cottrell, Harris, Watson, Stalie, Haile, Michaelis, Hanken, Blankenship, Shaver, Ehrenstrom, Warren, Ryan

Nays: None



The pillars of a risk-aware organization culture must start at the top. Ms. Dori Zumwalt indicated that she is available to deliver claims trending reports at City Council meetings.

Ms. Castro noted the passage of Assembly Bill (AB) 2007 pertaining to Youth Sports Organizations concussion or other head injuries. Ms. Castro pointed out that city must have a protocol in place especially for City sponsored youth sports activity.

Ms. Castro noted the passage of AB-1386 pertaining to Emergency medical care: epinephrine (epipen) auto-injectors. Ms. Castro indicated that a safety communication will be sent out soon and it is important to note for cities with services for children such as daycare, after school programs and summer programs to be familiar with administering epipen.

Ms. Castro indicated that Cal OSHA passed a Workplace Violent Incident Reporting System for Hospitals in April. This guidelines affects healthcare industry medical response personnel like firefighter/EMTs (emergency medical technician).

Natalie Springer arrived at 10:26 am.

Mr. Beverly indicated the addition of special events and volunteer programs to the FY 17/18 risk assessments. Mr. Beverly noted that CJPRMA covers Special Events Liability if a contract is secured with a hold harmless agreement and that the CJPRMA retained limit drops to \$25,000. If members allow a Fireworks display, the city must require the vendor to provide a minimum of \$1 Million limit, but suggested to secure a \$5 Million limit with additional insured endorsement from the vendor and to obtain a permit. Mr. Beverly referred members to Alliant's Insurance Requirements in Contracts (IRIC) Procedural Manual for reference when drafting contract insurance requirements.

Mr. Beverly noted that if a city employee is driving his/her own car on city business the employee's insurance will be primary for any claims. The NCCSIF coverage is excess over the employee's own insurance, but would not be covered if employee has five or more points on their driving records over the last three years. Volunteers are covered for workers' compensation by way of resolution by the city extending that coverage.

Ms. Castro indicated that everyone is subject to Mandated Reporting including Public Works and any departments that deals with children, with the exception of employees under eighteen.

Information only, no action was taken.

F.2. Development of Safety Ambassador Program

Ms. Castro indicated at the last meeting the Committee discussed implementing a safety incentive system. While the philosophy behind such programs seemed sound, the Risk Management Committee opted an approach to cultivate a safety culture instead of reward system and thus a Safety Ambassador Program is to be developed. Ms. Castro provided examples of similar programs by other pools:



- Safety Liaison Program - similar to a mini safety conference.
- Cash for Culture Safety - it is an annual campaign where all employees can submit a safety ideas and solutions and win cash awards.
- Schedule a Safety Day or Train-the-Trainer as one of the Regional Trainings, alternate trainings in North and South region.

Different safety related incentive programs such as monetary rewards, prize awards or other forms of recognitions were discussed. The Committee members are mixed on how to structure such program when the needs and resources of each city varies. The intent is to make this Safety Ambassador program as a platform to involve public works leader or supervisor in various departments.

The Committee directed the Program Administrator and Bickmore to structure a plan that is feasible to all members for consideration at the October meeting.

F.3. Round Table Discussion

Mr. Beverly indicated that CJPRMA added coverage for unmanned aerial vehicle (UAV), commonly known as drones, effective July 1, 2017 with retained limit of \$500. It was noted that in order for coverage to apply, members must register the drones with CJPRMA in addition to operating the drones pursuant to FAA (Federal Aviation Administration) regulations.

Mr. Beverly reported that the Understanding Legal Marijuana workshop held in Red Bluff was well attended. In the contrary, the training held in Lincoln was not well attended due to lack of no show. It was noted that there were a number of members signed up, but only three attended. Ms. Astrida Trupovnieks stated that it was not clearly communicated who the intended audience for the training as the materials presented was geared to law enforcement perspective.

In light of recent events, Active Shooter Training was briefly discussed and Ms. Castro reminded members that FEMA (Federal Emergency Management Agency) has publication on Active Shooter Training.

G. INFORMATION ITEMS

1. NCCSIF 2017 Meeting Calendar
2. NCCSIF Travel Reimbursement Form

H. ADJOURNMENT

The meeting was adjourned at 11:48 a.m.

Respectfully Submitted,

Date



**POLICY AND PROCEDURE REVIEWS
RM-16 SPECIAL EVENT RISK MANAGEMENT**

ACTION ITEM

ISSUE: Special Events represent common exposures to loss that can be prevented and mitigated by appropriate risk management controls. The Program Administrators, working with NCCSIF members and consultants, have prepared the attached set of Best Practices for Special Events (Risk Management Policy and Procedure RM-16) to be added to the current group of Risk Management Policies.

These Best Practices have been circulated in draft form as part of the ongoing risk assessments and consulting services provided by Bickmore Risk Services. The attached reflect the latest revisions to the Policy for committee consideration. The Best Practices cover the following:

- Written process and application for special events and rentals
- Written contract or permit with event sponsor to include hold harmless
- Proof of insurance as appropriate
- Approved traffic management plan for any street closures
- Participant waivers (sample attached)

RECOMMENDATION: Review the attached draft policy and provide recommendation to the Board.

FISCAL IMPACT: None.

BACKGROUND: NCCSIF maintains a set of Risk Management Best Practices to assist members in identifying and managing a number of their most common risk exposures. NCCSIF regularly reviews the existing policies to keep up to date with legislative changes, case law, and emerging risk exposures to pool members. Currently we are working to update the policies as needed and condensing and customizing the assessment criteria currently in use. The goal is to achieve a unified set of policies and best practices that will provide a framework for member risk management programs and assessments.

ATTACHMENTS:

1. RM-16 Special Event Risk Management *Draft*
2. *Sample* Event Release Form



RISK MANAGEMENT POLICY AND PROCEDURE #RM-16

SUBJECT: SPECIAL EVENT RISK MANAGEMENT

1.0 Policy

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

2.0 Scope

This Policy applies to all members of NCCSIF.

3.0 Objective

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

4.0 Criteria

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

Approved By Board of Directors - _____



Special Events Risk Management	
Each City has a comprehensive special event risk management program to include risk identification and appropriate risk transfer, control and mitigation techniques.	
	There is a written process and application in place for third parties to use city facilities or hold events on public property, including classes, meetings, weddings, banquets, outdoor markets, block parties, parades, and similar events.
	A written contract and/or permit is required for any special event that includes an agreement to defend, indemnify, and hold harmless the city, its officials, agents and employees from any and all claims arising from or connected to the special event.
	Where appropriate, the third party is required to provide proof of liability insurance and additional insured endorsement in favor of the city, its officials, agents and employees for any covered claims arising from the event. The city uses NCCSIF's recommended insurance specifications, with limits of at least \$1 million per occurrence, increasing with the level of risk, with at least \$5 million dedicated limit for any fireworks display or demonstration. Coverage includes liquor liability if event involves the sale of alcohol.
	Special events requiring road closures include a traffic management plan that is approved by a qualified engineer delegated such authority by the city.
	Participants or volunteers in special events involving risk of injury, including sporting activities, are required to sign waivers before participation.



**SAMPLE
CITY OF ANYTOWN
EVENT LIABILITY RELEASE AGREEMENT**

Participant's Name: _____ Age: _____
EVENT: _____

READ CAREFULLY BEFORE SIGNING – THIS LIMITS OUR LIABILITY

I understand that the sport/event listed above, including but not limited to this event (hereinafter "The Event") can be dangerous and involves the risk of injury and death. Despite the risk involved in The Event and in consideration of the right to participate in The Event, **I voluntarily agree to expressly assume any and all risk of injury or death**, which might be associated with participation in The Event, and use of the facilities belonging to the City of Anytown.

Participant understands this is a release of liability, which will prevent him/her or his/her heirs from filing suit or making any claim for damages in the event of injury or death to participant. Participant further agrees to Hold Harmless, defend at his/her expense, and indemnify the City of Anytown against any and all liability, claims, losses, damages, or expenses, including reasonable attorneys' fees, arising from all acts or omissions to act of participant, or his/her officers, agents, or employees in rendering services under this contract: excluding, however such liability, claims, losses, damages or expenses arising from City/Agency's sole negligence or willful acts.

I also agree to indemnify the City of Anytown for any and all claims brought by a third party which arise from my participation in The Event.

If I am signing this Liability Release on behalf of a minor (less than 18 years of age):

- I represent and warrant that I am the parent and/or legal guardian of such Child and that the Child is in good health and there are no special problems associated with the care of the Child;
- I accept responsibility for all the Child's medical expenses incurred in connection with The Event;
- I agree to indemnify the City of Anytown for any and all claims brought by the Child; and
- I agree to indemnify the City of Anytown for any and all claims brought by a third party in connection with the Child's participation in The Event.

I understand and agree that this agreement is severable and that if any clause is found to be invalid the balance of the contract will remain in effect and will be valid and enforceable. I agree that any action will be brought in the State of California in a court of competent jurisdiction. Any and all disputes will be subject to and determined under the laws of the State of California.

PRINT NAME OF PARTICIPANT _____ DATE _____

SIGNATURE OF PARTICIPANT _____ DATE _____

PARTICIPANT'S DATE OF BIRTH _____

Parent/Guardian: I verify that I am the parent/guardian of the minor. I have authority to enter this agreement on behalf of the minor. I agree to be bound by its terms.

PRINT NAME OF PARENT/LEGAL GUARDIAN _____

RELATION _____

SIGNATURE OF PARENT/LEGAL GUARDIAN _____

DATE _____

THIS IS A RELEASE OF LIABILITY

DO NOT SIGN THIS FORM IF YOU DO NOT AGREE TO BE BOUND BY ITS TERMS



**POLICY AND PROCEDURE REVIEWS
RM-17 VOLUNTEER RISK MANAGEMENT**

ACTION ITEM

ISSUE: Volunteers present loss exposures to NCCSIF members for practically every risk they face, from Workers' Compensation 4850 benefits to theft of property. The Program Administrators, working with members and consultants, have prepared the attached set of Best Practices for Volunteers (Risk Management Policy and Procedure RM-17) for addition to NCCSIF's Risk Management Policies.

These Best Practices have been circulated in draft form as part of the ongoing risk assessments and consulting services provided by Bickmore Risk Services. The attached reflect the latest revisions to the Policy for committee consideration. A recommendation to obtain a Release and Waiver was recently added, and a recommended sample of the form is attached. The Best Practices cover the following:

- Resolution extending Workers' Compensation to Volunteers (or vote not to do so)
- Application and screening procedures
- Release and Waiver Forms
- Orientation and training procedures
- Vehicle operation screening
- Mandatory reporting of suspected abuse or neglect

RECOMMENDATION: Review the attached draft policy and provide recommendation to the Board.

FISCAL IMPACT: None.

BACKGROUND: NCCSIF maintains a set of Risk Management Best Practices to assist members in identifying and managing a number of their most common risk exposures. NCCSIF regularly reviews the existing policies to keep up to date with legislative changes, case law, and emerging risk exposures to pool members. Currently we are working to update the policies as needed and condensing and customizing the assessment criteria currently in use. The goal is to achieve a unified set of policies and best practices that will provide a framework for member risk management programs and assessments.

ATTACHMENTS:

1. RM-17 Volunteer Risk Management *Draft*
2. *Sample* Volunteer Release and Waiver Form



RISK MANAGEMENT POLICY AND PROCEDURE #RM-17

SUBJECT: VOLUNTEER RISK MANAGEMENT

1.0 Policy

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

2.0 Scope

This Policy applies to all members of NCCSIF.

3.0 Objective

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

4.0 Criteria

The following Best Practices are used to assess member achievement in addressing the risks associated with volunteers and volunteer programs.

Approved By Board of Directors - _____



Volunteer Risk Management	
Each City has a comprehensive volunteer risk management program to include risk identification and appropriate risk transfer, control and mitigation techniques.	
	The City has adopted a resolution extending Workers' Compensation benefits to volunteers. Alternatively, the Council has considered and declined to extend benefits.
	Volunteer application and screening procedures are in place for all volunteers, including criminal background checks for those working with children, the elderly or disabled.
	Written orientation and training procedures are in place, and volunteers are provided clear direction regarding the scope of their duties for or on behalf of the city.
	A Release and Waiver form is obtained from each volunteer, explaining the scope of services, safety precautions, insurance coverage, and release of liability.
	Volunteers who operate vehicles are screened for their driving record, with no more than four points in the last three years allowed. Volunteers who operate their own vehicles provide proof of adequate auto insurance (minimum limits 100/300/50) and advised their own insurance is primary in the event of an accident.
	Volunteers working with children have been trained regarding requirements for mandatory reporting of suspected abuse or neglect.

General Release and Waiver for Volunteer Certificated Water and Sewer Systems Operator

We live in an age of litigation. Therefore, before you can volunteer to serve as the City of Anytown's certificated water and sewer systems operator, our lawyers require us to require you to read the following information and then sign the Release and Waiver on the other side of this page. The Release and Waiver imposes obligations on you and limits your legal rights, so you must understand it fully before you sign. If you should have any questions, please ask us before you sign.

Scope of Services – The scope of services you will perform serving as the City's certificated water and sewer systems operator may include, without limitation, responsibility for and oversight of the operation of the City's water and sewer systems in compliance with applicable law, daily inspection and testing of water quality and the water and sewer systems, oversight of City employees operating, servicing, maintaining and repairing the water and sewer systems, operating wells, pumps, valves and driving to and from the various water and sewer system facilities.

Safety -- In performing the scope of your services, you may be using tools and equipment, operating water and/or sewer systems, using testing equipment and chemicals and other equipment. Mishandling or misusing these items could cause you injury. You may also be working in and around heavy equipment, electric services, water wells and pumps, sewer treatment plant and ponds, pipes, valves and other system components and streets where cars are moving, and you will likely be leaning over, stepping on and off curbs, etc. Please use the care and safety practices and procedures utilized by the City's employees, including those utilized by you when you were a City employee. Ultimately responsibility for safety is yours.

Personal Injury -- If you are injured while a volunteer for the City, you will be covered by Workers Compensation, as authorized by California Labor Code Sec. 3363.5 and City Anytown resolution. Workers Compensation is 'no fault'. This means you will receive benefits no matter who was at fault for the accident. These benefits include medical care, temporary disability benefits, and permanent disability benefits, if necessary. The City pays for this coverage; there is no cost to you as a volunteer.

However, because you are covered by Workers Compensation, should you be injured, state law does not allow you to sue the City for your injury. You also agree to release the City of Anytown and all its employees and officers, and you waive all claims against them for personal injury (including death) incurred as a result of the negligence of any employee, agent or servant of the City of Anytown during the time that serve as the certificated operator of the City's water and sewer systems.

Liability Insurance and Expenses – Because you are volunteering your services without compensation to assist the City with a critical need, the City agrees that you will be covered by the City's liability insurance while you are providing the services as the certificated operator of the water and sewer systems. The City also agrees to reimburse you for your actual and

necessary expenses incurred in providing the services, such as reimbursement for mileage at the same rate that City employees are reimbursed and the costs to keep your water and sewer operator's certificates current. Reimbursement will be made within 30 days of the date that you submit a request for reimbursement together with reasonable supporting documentation for such expenses. No documentation is required for reimbursement of mileage expenses.

General Release and Waiver

I have read the information sheet and the above background to the Volunteer's Release and Waiver and each paragraph contained therein. I understand all the provisions in the Release and Waiver. I understand that I am eligible for Worker's Compensation benefits, but I will not under any circumstances receive any other type of compensation. I further understand that accidents and injuries can arise out of the event. Knowing the risks, nevertheless, I hereby agree to assume those risks and to release and to hold harmless all of the persons or agencies mentioned below who, through negligence or carelessness, might otherwise be liable to me or my heirs or assigns for damages. I hereby release the City of Anytown and all its employees and officers and waive all claims against them for personal injury (including death), including such injury and/or damage incurred as a result of the negligence of any employee, agent, volunteer, or servant of the City of Anytown. It is further understood and agreed that this waiver, release and assumption of risk is to be binding on my heirs and assigns.

Date _____

Signature of Volunteer

Print Name

Street Address

Daytime phone number



BICKMORE RISK MANAGEMENT SERVICES, ASSESSMENTS AND RECOMMENDATIONS

INFORMATION ITEM

ITEM: Ms. Enriqueta Castro and Ms. Gail Zeigler will provide the Committee with an update on the services Bickmore has provided NCCSIF members during the 2017/2018 program year to date:

Hazard & Safety Assessment (HSA)

This program year the RMC has approved two additional assessment categories:

- Risk Management Framework
- Injury & Illness Prevention Program Implementation
- Americans with Disabilities Act (ADA) Compliance
- Driver & Vehicle Use Safety
- Ergonomic Injury Management
- Sidewalk Liability Management
- Urban Forest Management
- Special Events Risk Management (*NEW*)
- Volunteer Risk Management (*NEW*)

Staff will plan to meet with members in the March/April time frame to follow-up on the progress made on the assessment recommendations and to assess members on the two new categories.

Member Services

Members receive two days of risk control services to help implement recommendations from the HSA. Examples of service include written program development for Cal/OSHA compliance and liability exposures, assistance with program implementation, participation in safety committee meetings, inspections, and customized employee training. One additional day of service is provided to each member for additional requested services, such as ergonomic evaluations, playground inspections, participating in safety committee meetings, etc.

Proposed Regional Training Workshops

During the RMC staff would like feedback from the committee to identify preferred regional training workshops for the 2017/2017 program year. Potential topics may include:

- Aquatics Risk Management
- Asbestos Cement Pipe Exposure Management
- Traffic Control & Flagger Training
- Commercial Driver Safety
- Safety Ambassador Workshop



Agenda Item F.2. (continued)

Additional Services and Resources

In addition to unlimited phone and email consultation, members have access to the following Bickmore Risk Control website resources <http://riskcontrol.bickmore.net/>:

- **On-line Streaming Videos** - Members have access to over 300 on-line streaming videos to help comply with OSHA and other regulatory training requirements. Bickmore-produced videos are also developed on key safety topics.
- **Safety Publications** - We develop customized safety publications that provide guidance on a range of topics from OSHA regulatory updates to safety training resources for employees. The publications are written in an interesting and informative manner, nicely designed, and ready for distribution.
- **Webinars** - We conduct live webinars on a range of safety and risk management topics. All of our webinars are recorded and our library contains over 40 topics to choose from.
- **Sample Programs, Forms, and Checklists** - Our up to date sample safety programs, forms, and checklists are written in a streamlined yet comprehensive manner.

WHAT'S NEW!

Safety Publications

- Hepatitis A – What You Need to Know
- New Workplace Violence Prevention Requirements for Healthcare
- New Youth Sports Concussion Protocol Requirements for Public Agencies
- Childcare Incidental Medical Services
- Federal OSHA Recordkeeping Requirements – Not Required in California Yet

Model programs and forms

- Model BBP with Hepatitis A information included (to be completed soon)
- Workplace Violence Prevention Plan for Emergency Medical Services
- Workplace Violence Incident Log
- Library of over 250 safety signs

RECOMMENDATION: None. This is provided as information only.

FISCAL IMPACT: None

BACKGROUND: NCCSIF contracted with Bickmore in 2012 to provide risk control services. Ms. Henri Castro is NCCSIF's Risk Control Consultant for these services. The services include risk assessments based on NCCSIF Risk Management Policies and Procedures.

ATTACHMENTS: The Member Services Summary Report July 1, 2017 - October 9, 2017



NCCSIF Member Services Report July 1, 2017 – October 9, 2017

Client	Activity	Project Status
Anderson, City of	Program Development Auto, Fleet and Driver Risk	In Progress
	Program Development Ergonomics	In Progress
Auburn, City of	Program Development Auto, Fleet and Driver Risk	In Progress
	Program Development Ergonomics	In Progress
Colusa, City of	Phone & E-mail Consultation Sexual Harassment Training	Completed
	Program Development IIPP Develop new IIPP and Training Matrices	Completed
	Training IIPP Develop IIPP Training Matrices and Train City on New IIPP	In Progress
	Consulting Safety Committee Facilitate new Safety committee	In Progress
Corning, City of	Program Development Auto, Fleet and Driver Risk	In Progress
	Program Development Emergency Response Management Emergency Action Plan	In Progress
	Phone & E-mail Consultation Risk Control Web Site	Completed
Dixon, City of	Program Development Ergonomics	In Progress
	Phone & E-mail Consultation BBP - ATD Exposure	Completed
Elk Grove, City of	Inspections Hazard & Facility	In Progress
	Training Confined Space Awareness Level Training	In Progress
Galt, City of	Phone & E-mail Consultation Medical Waiver Form	Completed
	Program Development Auto, Fleet and Driver Risk	In Progress
	Incidental Medical Services Program Review	Completed
Gridley, City of	Program Development Auto, Fleet and Driver Risk	In Progress
	Program Development Ergonomics	In Progress



NCCSIF Member Services Report
July 1, 2017 – October 9, 2017

Client	Activity	Project Status
Ione, City of	Program Development Auto, Fleet and Driver Risk	Awaiting Member Availability
	Program Development Ergonomics	Awaiting Member Availability
Jackson, City of	Phone & E-mail Consultation Bickmore Risk Control Services	In Progress
	Training Ergonomics Police	In Progress
	Training Ergonomics Public Works	In Progress
Lincoln, City of	Phone & E-mail Consultation Aerial & Fork Lifts	Completed
	Phone & E-mail Consultation Auto, Fleet and Driver Risk Merging Lincoln and Rocklin Fire	Completed
	Phone & E-mail Consultation Hazard Communication Asbestos	Completed
	Phone & E-mail Consultation Hazard Communication Asbestos Exposure	Completed
	Program Development Emergency Response Management	In Progress
	Training Ergonomics Police/Fire	In Progress
	Phone & E-mail Consultation Services Overview	Completed
Nevada City, City of	Program Development Confined Space	In Progress
	Program Development Ergonomics	In Progress
	Program Development Volunteer Program	In Progress
	Training Confined Space Awareness/Entrant	In Progress
Northern California Cities Self Insurance Fund	Assessment Develop 17/18 focused assessment	In Progress
	Police RM Meeting	Completed
	Prep for NCCSIF RC meeting	Completed



NCCSIF Member Services Report July 1, 2017 – October 9, 2017

Client	Activity	Project Status
Oroville, City of	Phone & E-mail Consultation Sidewalks Samples of ordinances	Completed
	Program Development Auto, Fleet and Driver Risk	Completed
Paradise, Town of	Program Development IIPP Finalize 2013 Draft IIPP and Train Staff	In Progress
	Training Aerial & Fork Lifts Public Works Training Day	In Progress
	Phone & E-mail Consultation Police Department Operations Narcan Research	Completed
Placerville, City of	Program Development Auto, Fleet and Driver Risk	In Progress
	Program Development Ergonomics	In Progress
	Program Development BBP Develop City BBP program	In Progress
Red Bluff, City of	Program Development Confined Space Develop Confined Space Program	In Progress
	Program Development Hearing Conservation Develop Hearing Conservation Program	In Progress
	Program Development LOTO Develop Program	In Progress
	Program Development Respiratory Protection Program Develop Citywide Respiratory Protection Program	In Progress
	Program Development Lead Exposure Program	In Progress
	Program Development Auto, Fleet and Driver Risk	In Progress
	Program Development Ergonomics Develop Written Program	In Progress
	Training Confined Space	Awaiting Member Availability
	Rio Vista, City of	Program Development Auto, Fleet and Driver Risk



**NCCSIF Member Services Report
July 1, 2017 – October 9, 2017**

Client	Activity	Project Status
Rocklin, City of	Phone & E-mail Consultation BBP Sharps Log	Completed
	Phone & E-mail Consultation Heat Illness	Completed
	Phone & E-mail Consultation Workplace Violence	Completed
	Training Ergonomics Police	Completed
Willows, City of	Program Development Auto, Fleet and Driver Risk	In Progress
	Program Development Ergonomics	In Progress
Yuba City, City of	Phone & E-mail Consultation Hazard Communication	Completed
	Phone & E-mail Consultation Safety Officer Monthly Touch Base	Completed



POLICE RISK MANAGEMENT COMMITTEE UPDATE

INFORMATION ITEM

ITEM: The training topic recently covered on August 3, 2017, PRMC meeting was *Community Policing* presented by former Sacramento Police Chief Rick Braziel. The meeting was very well attended. Legislative bills expected to impact law enforcement agencies are also being monitored.

The planned trainings for the next few meetings include *Lexipol and Legal Update* by Ken Wallentine, Lexipol Senior Legal Advisor on November 2, 2017. Future police training topics are: Below 100 and Skelly Hearings, Peace Officer Bill of Rights and Brady Requirements.

FISCAL IMPACT: None

RECOMMENDATION: None - information only.

BACKGROUND: The NCCSIF Police Risk Management Committee (PRMC) meets quarterly and trainings are held as part of each meeting. Tom Kline, with Bickmore Risk Services, manages the PRMC meetings.

ATTACHMENT(S): None



**TRENDING REPORTS FOR
WORKERS' COMPENSATION AND LIABILITY CLAIMS
INFORMATION ITEM**

ITEM: Dori Zumwalt with York Risk Services will present an overview of NCCSIF claim trends over the last five years and analysis of the top loss exposures related to the Workers' Compensation and Liability Programs.

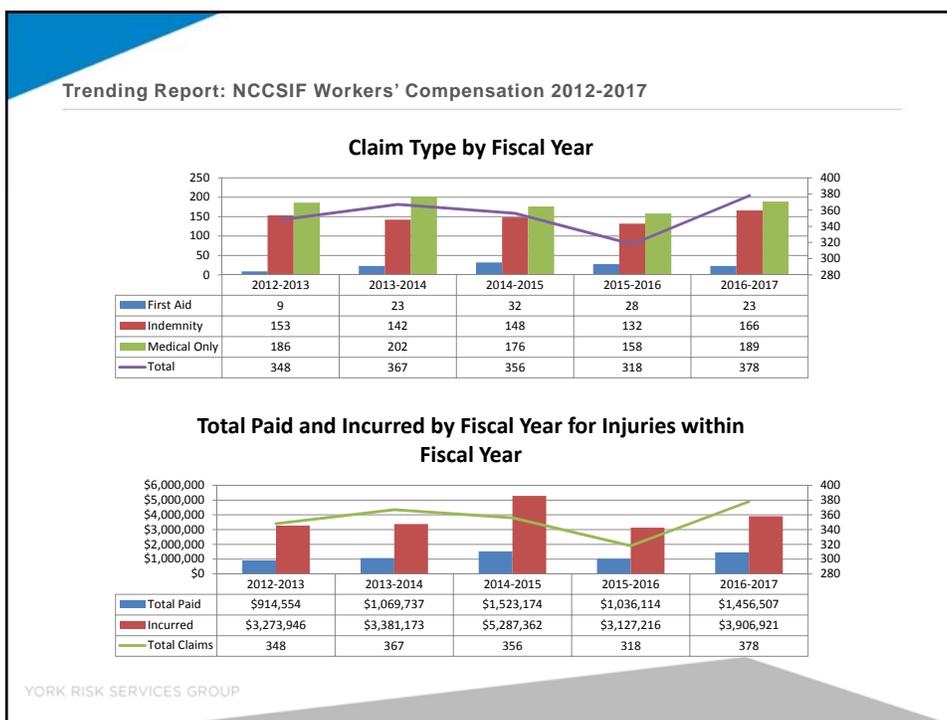
FISCAL IMPACT: None.

RECOMMENDATION: Review analysis and consider when providing input for setting risk management goals.

BACKGROUND: York Risk Services maintains a database of member claims experience that includes loss causes and other demographic information that can be used for risk management purposes.

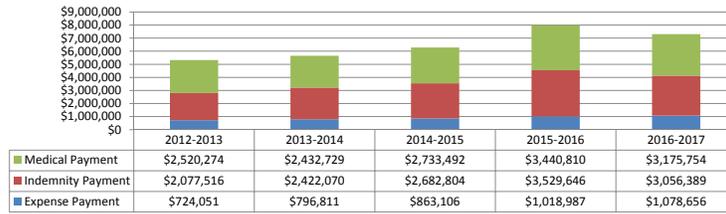
ATTACHMENT(S):

1. Workers' Compensation Claims Experience Analysis
2. Liability Loss Exposures and Claims Experience Analysis

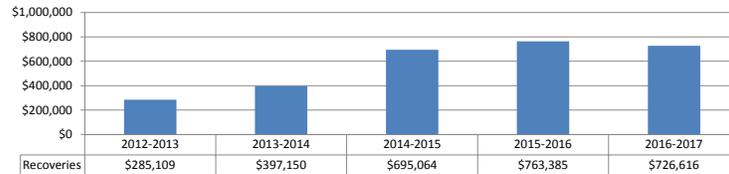


Trending Report: NCCSIF Workers' Compensation 2012-2017

Total Paid by Fiscal Year Regardless of Injury Date



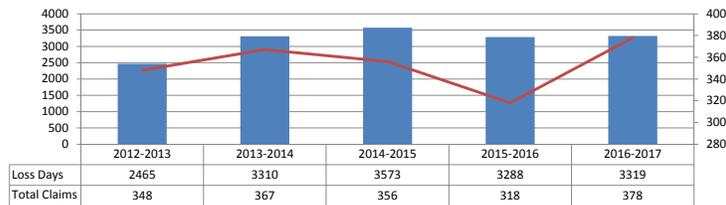
Recoveries Received During Fiscal Year Regardless of Injury Date



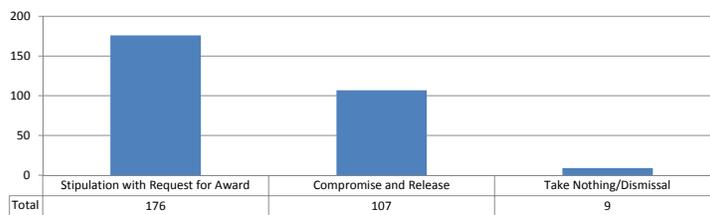
YORK RISK SERVICES GROUP

Trending Report: NCCSIF Workers' Compensation 2012-2017

Loss Days for Injuries within Fiscal Year



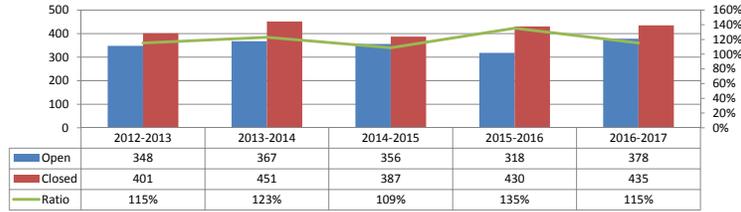
Total Settlements by Type Fiscal Year 2012-2017



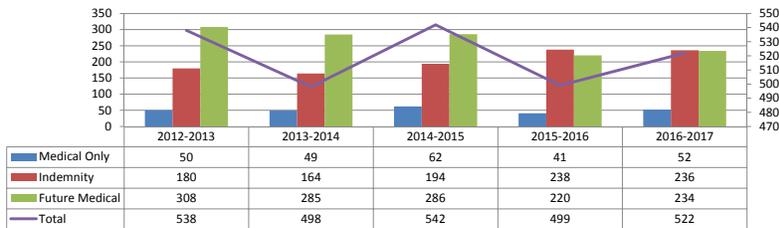
YORK RISK SERVICES GROUP

Trending Report: NCCSIF Workers' Compensation 2012-2017

Closing Ratio by Fiscal Year



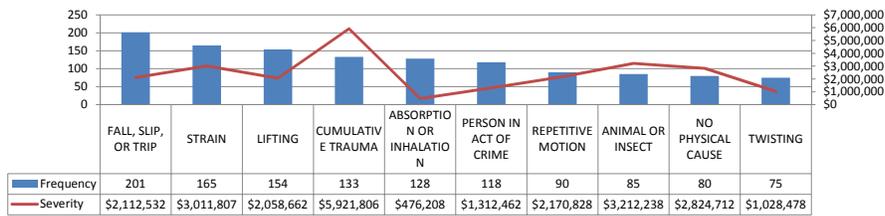
Total Ending Open Inventory by Fiscal Year



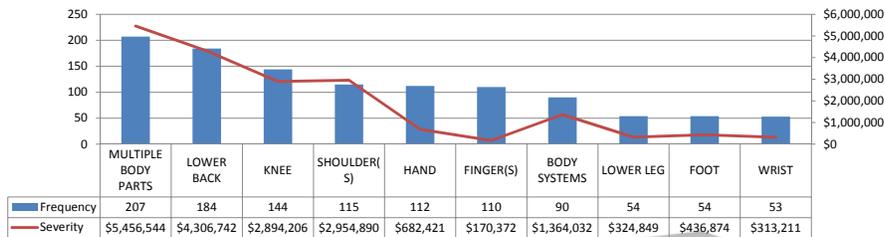
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Trending Report: NCCSIF Workers' Compensation 2012-2017

Top 10 Cause of Injury FY 2012-2017



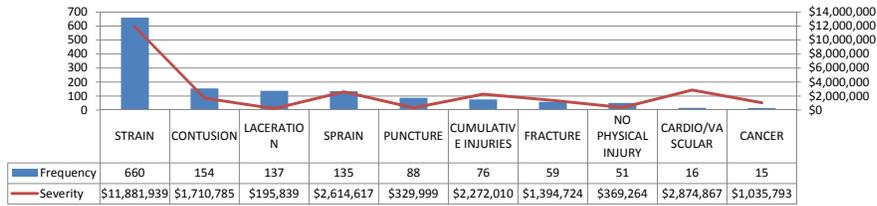
Top 10 Body Parts Injured FY 2012-2017



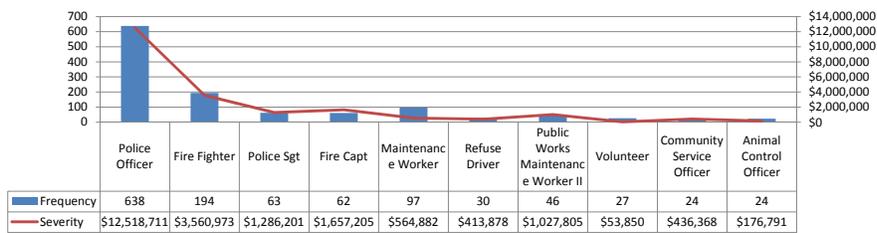
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Trending Report: NCCSIF Workers' Compensation 2012-2017

Top 10 Nature of Injury FY 2012-2017



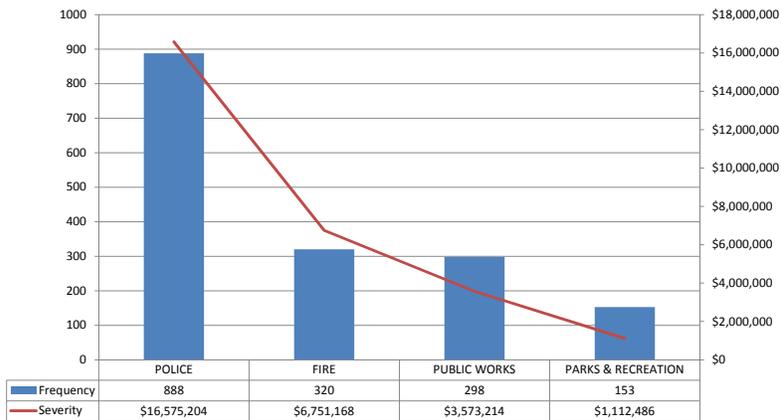
Top 10 Occupation of Injury FY 2012-2017



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Trending Report: NCCSIF Workers' Compensation 2012-2017

Frequency and Severity by Department FY 2012-2017



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Trending Report: NCCSIF Workers' Compensation 2012-2017

Top 20 Claims FY 2012-2017

NCCSIF Member	Claim Number	Loss Date	Description	Status	Paid	Incurred
City of Jackson	NCWA-556529	1/10/2015	Fatal heart attack	O	\$154,357.84	\$881,296.98
City of Folsom	NCWA-556521	1/6/2015	Bicyclist hit employee from behind causing severe head injury	O	\$13,831.90	\$757,612.96
City of Dixon	NCWA-556526	1/6/2015	Heart attack	O	\$222,698.10	\$629,416.86
City of Folsom	NCWA-556141	1/14/2014	Left knee injured from overuse	O	\$161,911.39	\$474,413.55
City of Yuba City	NCWA-555840	5/6/2013	Injured right wrist while loading metal table onto a truck	O	\$274,934.83	\$452,416.57
City of Anderson	NCWA-556330	7/10/2014	Heart attack	O	\$204,205.05	\$392,143.85
City of Marysville	NCWA-555662	9/17/2012	Heart attack	O	\$99,359.46	\$382,266.89
City of Lincoln	NCWA-555951	7/25/2013	Lower back pain from duty belt	O	\$292,254.47	\$372,014.49
Town of Paradise	NCWA-556800	8/26/2015	Twisted back while spreading concrete over pipe installation	O	\$252,730.41	\$365,641.45
City Of Elk Grove	NCWA-556477	11/4/2014	Low back pain from duty belt	O	\$243,831.39	\$331,297.09

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Trending Report: NCCSIF Workers' Compensation 2012-2017

Top 20 Claims FY 2012-2017

NCCSIF Member	Claim Number	Loss Date	Description	Status	Paid	Incurred
Town of Paradise	NCWA-556070	10/10/2013	Low back pain from reaching to pick up gun from the bottom of locker	O	\$234,134.80	\$320,603.91
City of Dixon	NCWA-556215	4/4/2014	Right shoulder injured when employee tripped over a hose line	C	\$310,655.59	\$310,655.59
City of Oroville	NCWA-556295	6/7/2014	Low back injured in motor vehicle accident	C	\$299,976.04	\$299,976.04
City of Dixon	NCWA-556310	5/24/2014	Heart attack	O	\$158,005.22	\$285,742.33
City of Anderson	NCWA-555829	8/6/2012	Breast cancer	O	\$100,655.59	\$269,632.75
City of Yuba City	NCWA-556098	12/16/2013	Exposed to chlorine gas	O	\$69,678.70	\$265,471.34
City of Galt	NCWA-555722	1/15/2013	Fatal gunshot wound	C	\$265,402.62	\$265,402.62
City of Auburn	NCWA-555762	2/16/2013	While arresting a combative individual, right hand fractured, injured low back and right shoulder	O	\$133,504.39	\$255,422.25
City of Yuba City	NCWA-556433	9/26/2014	Tripped over a raised broken piece of asphalt while chasing suspect, injuring left hand, right elbow, and right knee	O	\$105,421.17	\$247,567.24
City of Galt	NCWA-556681	5/12/2015	Cumulative injury to low back and right hip due to work activities	O	\$169,394.11	\$246,754.39

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Trending Report: NCCSIF Workers' Compensation 2012-2017

NCCSIF Members FY 2012-2017

NCCSIF Member	Frequency	Severity	Average
City of Anderson	52	\$1,191,513	\$22,914
City of Auburn	64	\$824,717	\$12,886
City of Colusa	18	\$166,871	\$9,271
City of Corning	38	\$76,910	\$2,024
City of Dixon	68	\$2,092,554	\$30,773
City Of Elk Grove	204	\$3,317,361	\$16,262
City of Folsom	376	\$4,584,519	\$12,193
City of Galt	138	\$1,497,372	\$10,851
City of Gridley	23	\$110,749	\$4,815
City of lone	13	\$43,611	\$3,355
City of Jackson	23	\$1,043,607	\$45,374

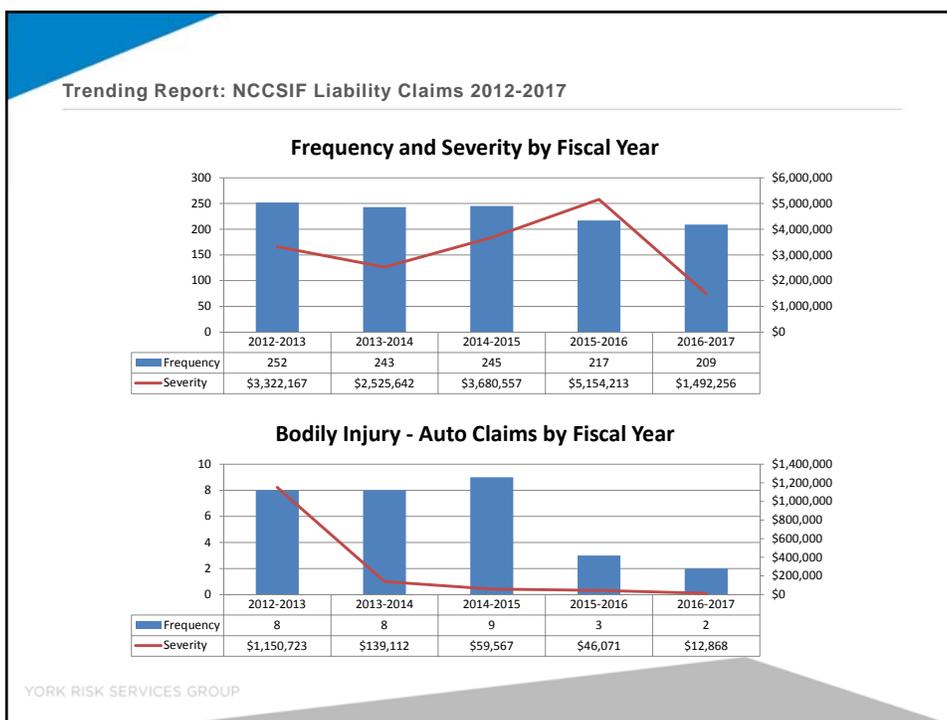
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Trending Report: NCCSIF Workers' Compensation 2012-2017

NCCSIF Members FY 2012-2017

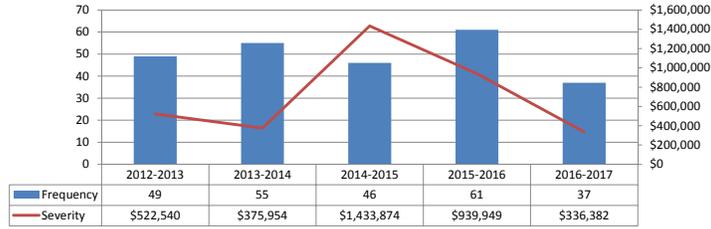
NCCSIF Member	Frequency	Severity	Average
City of Lincoln	80	\$1,230,117	\$15,376
City of Marysville	47	\$919,837	\$19,571
City of Nevada City	33	\$496,491	\$15,045
City of Oroville	63	\$1,687,065	\$26,779
City of Placerville	58	\$322,495	\$5,560
City of Red Bluff	81	\$1,544,819	\$19,072
City of Rio Vista	21	\$195,102	\$9,291
City of Rocklin	176	\$2,396,628	\$13,617
City of Willows	21	\$583,023	\$27,763
City of Yuba City	218	\$4,082,750	\$18,728
Town of Paradise	60	\$1,502,521	\$25,042

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Trending Report: NCCSIF Liability Claims 2012-2017

Bodily Injury - GL Claims by Fiscal Year



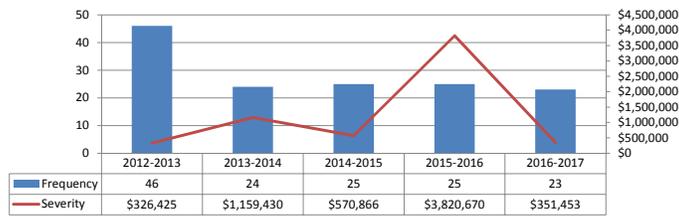
Employment Practices Claims by Fiscal Year



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Trending Report: NCCSIF Liability Claims 2012-2017

Police Liability Claims by Fiscal Year



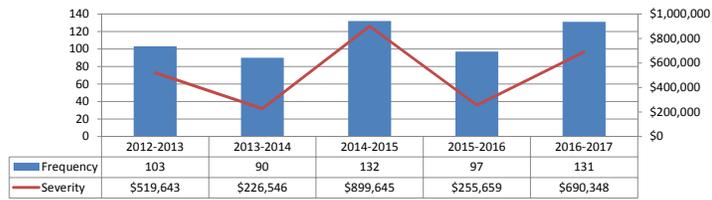
Property Damage - Auto Claims by Fiscal Year



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Trending Report: NCCSIF Liability Claims 2012-2017

Property Damage - GL Claims by Fiscal Year



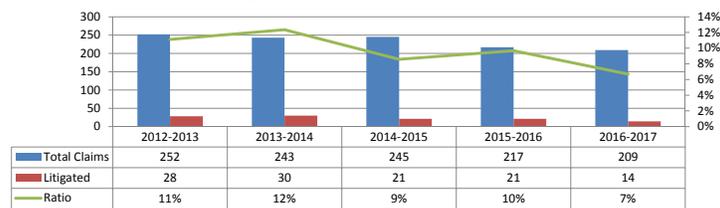
Public Official Claims by Fiscal Year



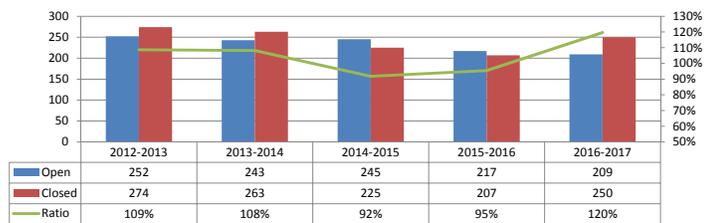
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Trending Report: NCCSIF Liability Claims 2012-2017

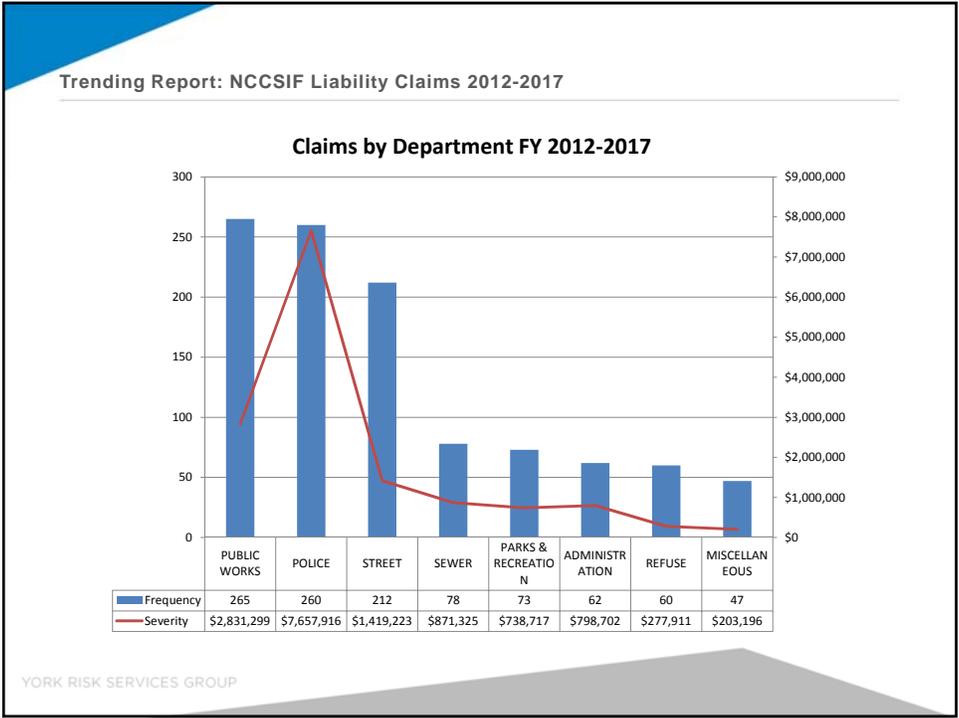
Litigation Ratio by Fiscal Year



Closing Ratio by Fiscal Year



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Trending Report: NCCSIF Liability Claims 2012-2017

NCCSIF Members FY 2012-2017

NCCSIF Member	Frequency	Severity	Average
City of Anderson	12	\$284,644	\$23,720
City of Auburn	63	\$1,181,057	\$18,747
City of Colusa	22	\$773,735	\$35,170
City of Corning	24	\$236,926	\$9,872
City of Dixon	22	\$70,801	\$3,218
City of Folsom	358	\$2,758,303	\$7,705
City of Galt	101	\$529,232	\$5,240
City of Gridley	10	\$437,348	\$43,735
City of Lone	8	\$69,841	\$8,730
City of Jackson	14	\$424,729	\$30,338

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Trending Report: NCCSIF Liability Claims 2012-2017

NCCSIF Members FY 2012-2017

NCCSIF Member	Frequency	Severity	Average
City of Lincoln	94	\$691,702	\$7,359
City of Marysville	86	\$479,450	\$5,575
City of Oroville	19	\$921,666	\$48,509
City of Red Bluff	68	\$276,086	\$4,060
City of Rio Vista	30	\$99,116	\$3,304
City of Rocklin	98	\$2,414,925	\$24,642
City of Willows	9	\$82,368	\$9,152
City of Yuba City	72	\$810,270	\$11,254
Town of Paradise	56	\$3,632,638	\$64,869

YORK RISK SERVICES GROUP



DEVELOPMENT OF SAFETY AMBASSADOR PROGRAM

INFORMATION ITEM

ISSUE: Mr. Marcus Beverly and Ms. Enriqueta Castro will follow-up with the Committee to obtain clarity on how to proceed with establishing a Safety Ambassador program, with the goal to engage additional member staff to support risk management programs, practices, and training.

During the June, 2017 RMC meeting members provided additional feedback about establishing a Safety Ambassador program. Committee members provided feedback on a range of potential formats for the program, such as regional train-the-trainer type workshops to meeting with ambassadors on a member by member basis.

Members also provided feedback on what type of employee(s) should be selected to become safety ambassadors, such as leaders in the public works environment and/or supervisors in various departments. Larger members could designate more than one person to represent more departments.

Some members felt a pool-wide Safety Ambassador program was not necessary and/or feasible. At the conclusion of the June meeting, Committee members indicated additional discussion was needed and postponed a decision on the Safety Ambassador program until the October, 2017 meeting.

If the Committee agrees to proceed with the Safety Ambassador program, staff recommends the following:

- Request that each member designate a safety ambassador and advise staff of the person's contact information by December 1, 2017.
- Decide on the meeting format and frequency. For example, schedule a kick-off meeting in early 2018 and a subsequent training workshop in spring 2018.

At the Committee's direction staff can then start to create the mission of the program and work on program announcements and other materials for the kick-off meeting and start to identify training topics for the spring workshop.

RECOMMENDATION: Review and provide direction regarding the Program.

FISCAL IMPACT: TBD, none expected beyond current risk management budget



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Risk Management Committee Meeting
October 19, 2017**

Agenda Item F.5. (continued)

BACKGROUND: During the April 27, 2017 RMC meeting Mr. Beverly indicated that having an incentive program, as a way of recognizing members for meeting risk management best practices standards and/or improving their risk management programs, is a means for members to influence behavior for managing risks.

The RMC discussed the idea of implementing an incentive program either by monetary rewards, award plaque or premium discounts; however, the committee concluded an award system may create a disadvantage for smaller cities with limited resources. After further discussion, the Committee directed the Program Administrator and Bickmore to work on developing a Safety Ambassador Program where each member appoints a representative from a line staff to participate in the program.

ATTACHMENTS: None



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Risk Management Committee Meeting
October 19, 2017**

Agenda Item F.6.

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 Committee members for any topics or ideas that members would like to address.

ATTACHMENT(S): None.

Northern California Cities 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 _____