



**President**  
Mr. Dave Warren  
City of Placerville

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

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

**Secretary**  
Ms. Gina Will  
Town of Paradise

## NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND TRAINING & BOARD OF DIRECTORS MEETING AGENDA

**Date:** Thursday, December 13, 2018

**Time:** Board Meeting 10:00 a.m. to 3:00 p.m.  
Continental Breakfast available at 9:00 a.m.  
Orientation begins at 9:15 a.m. (Optional)  
Training begins at 10:00 a.m.

**A – Action**  
**I – Information**

**1 – Attached**  
**2 – Hand Out**  
**3 – Separate Cover**  
**4 – Verbal**

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

### 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.*

<b>PRE-BOARD MEETING ORIENTATION</b>
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<p>9:15 a.m. - 10:00 a.m. pg. 5</p>	<p><b>NCCSIF Orientation and Refresher Training (Optional)</b> <i>The Program Administrators will provide an orientation for new members and review of NCCSIF programs, policies and services over breakfast. Come to meet your fellow members and get your questions answered about NCCSIF. This session is also open to established Board members who are interested in a refresher course.</i></p>
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<b>TRAINING AND BOARD MEETING</b>
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- |                   |   |                   |
|-------------------|---|-------------------|
| <p>10:00 a.m.</p> | <p><b>A. CALL TO ORDER</b></p> <p><b>B. INTRODUCTIONS</b></p> <p><b>C. APPROVAL OF AGENDA AS POSTED</b></p> <p><b>D. PUBLIC COMMENTS</b><br/><i>This time is reserved for members of the public to address the Board of Directors on matters pertaining to NCCSIF that are of interest to them.</i></p> | <p><b>A 1</b></p> |
|-------------------|---|-------------------|



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**E. TRAINING PRESENTATIONS**

**I**

- 10:00 a.m. - 10:45 a.m. pg. 6      **1. Litigation and Claims Management** **1**  
*Overview of the NCCSIF litigation management policies and procedures as well as practical advice and “lessons learned” from settled claims.*
- 10:45 a.m. - 11:30 a.m. pg. 20      **2. Legal and Legislative Update** **2**  
*Latest legal developments and legislative updates by Michael Christian from Jackson Lewis, with an emphasis on new employment liability risks.*
- 11:30 a.m.      **LUNCH**
- 11:45 a.m. - 12:15 p.m. pg. 21      **LUNCHTIME PRESENTATION - State of the Insurance Market** **4**  
*Marcus Beverly will present Alliant’s overview of the current insurance market and emerging risks for public agencies.*
- 12:30 p.m. - 12:50 p.m. pg. 22      **3. CJPRMA Overview of Services** **2**  
*Tony Giles, CJPRMA General Manager, will provide the Board with a presentation on CJPRMA coverage and services.*
- 12:50 p.m. - 1:20 p.m. pg. 23      **4. Special Events Risk Management and Permit Language** **1**  
*The Board will receive risk management tips and the latest recommended indemnity and insurance language for special events permits.*

**F. CONSENT CALENDAR**

**A 1**

1:30 p.m. pg. 30      *All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or the Board of Directors may request any item to be considered separately.*

- pg. 31      1. Board of Directors Meeting Minutes - October 25, 2018
- pg. 42      2. Check Register from September 1, 2018 to November 30, 2018
- pg. 45      3. Investment Reports
  - a. Chandler Asset Management Short/Long Term - September 2018 to November 2018
  - b. Local Agency Investment Fund (LAIF) Report as of September 30, 2018
  - c. Treasurer’s Report as of September 30, 2018
- pg. 69      4. Agreement for Safety and Risk Control Services with Bickmore
- pg. 70
- pg. 71

**G. ADMINISTRATION REPORTS**

**I**

- 1. **President’s Report** **4**  
*Dave Warren will address the Board on items pertaining to NCCSIF.*



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- 2. **CJPRMA Update** **4**  
*Liz Ehrenstrom will update the Committee on CJPRMA matters pertinent to NCCSIF. Minutes of the last meeting can be found at <http://www.cjprma.org>*
- 3. **Program Administrator’s Report - NCCSIF Annual Report** **2**  
*Alliant will present NCCSIF Annual Report.*

**H. FINANCIAL REPORTS**

- pg. 78 1. **Quarterly Financial Report for Period Ending September 30, 2018** **A 1**  
*Marcus Beverly will present the quarterly financial report ending September 30, 2018 for the Board to Receive and File.*
- pg. 115 2. **Budget-to-Actual as of September 30, 2018** **I 1**  
*The Board will receive the Budget to Actual results as of September 30, 2018.*

2:30 p.m. **I. JPA BUSINESS**

- pg. 116 1. **Brokerage, Risk Management and Program Administration Services with Alliant Insurance Services** **A 1**  
*Review and approve Alliant’s contract renewal terms effective July 1, 2019 as recommended by the Executive Committee.*
- pg. 138 2. **CAJPA Accreditation Report** **A 1**  
*Review and accept the CAJPA Accreditation Report.  
The Board will be presented with a copy of the 2018 CAJPA Accreditation Report as well as items needed to receive Accreditation with Excellence.*
- pg. 172 3. **Amendment to York Risk Services’ Contracts** **A 1**  
*The conflict of interest language in both the York’s current contracts will need to be updated as required by CAJPA to receive Accreditation with Excellence.*
- pg. 177 4. **Liability Claim Settlements Above Banking Layer** **I 2**  
*The Program Administrator will report out on settled claims that were previously approved in Closed Session.*
- pg. 178 5. **Round Table Discussion** **I 4**  
*This is an opportunity for Board members to ask questions or raise issue on risk exposures common to the members.*



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pg. 179

**J. INFORMATION ITEMS**

**I 1**

pg. 180

1. PARMA 2019 Conference (February 10-13, 2019) in Anaheim, CA

pg. 187

2. Glossary of Terms

pg. 196

3. NCCSIF Organizational Chart

pg. 197

4. NCCSIF 2019 Meeting Calendar

pg. 198

5. NCCSIF Resource Contact Guide

pg. 211

6. NCCSIF Travel Mileage Reimbursement Form

**K. ADJOURNMENT**

**UPCOMING MEETINGS**

Police Risk Management Committee Meeting - February 21, 2019

Executive Committee Meeting - March 14, 2019

Claims Committee Meeting - March 14, 2019

Risk Management Committee Meeting - April 25, 2019

Board of Directors Meeting - April 25, 2019

*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](http://www.nccsif.org). Documents and material relating to an open session agenda item that are provided to the NCCSIF Board of Directors less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 460, Sacramento, CA 95815.*

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





## LITIGATION AND CLAIMS MANAGEMENT

### INFORMATION ITEM

**ISSUE:** Members will be presented with key portions of NCCSIF's Policies and Procedures regarding litigation management as well as practical advice and discussion of lessons learned from settled claims.

**RECOMMENDATION:** None. Information only.

**FISCAL IMPACT:** None.

**BACKGROUND:** NCCSIF established litigation management guidelines in 2000 and last updated them in 2015. The approved attorney list is revised as needed, most recently in September, 2018.

#### ATTACHMENT(S):

1. Policy & Procedure A-9 - Selection and Use of Defense Counsel & EPL Investigators
2. Policy & Procedure A-9 Attachments - Approved List of Counsel - Attachments A, B, and C
3. Policy and Procedure L-5 - Liability Litigation Management Plan
4. Presentation - *handout* at the meeting



**ADMINISTRATIVE POLICY & PROCEDURE #A-9**

**SUBJECT: SELECTION AND USE OF DEFENSE COUNSEL  
& EMPLOYMENT PRACTICES INVESTIGATORS**

The following Policy and Procedure is established to govern the selection of defense counsel and employment practices recommended investigators.

**DEFENSE COUNSEL SELECTION**

1. The NCCSIF Claims Committee shall recommend and the Executive Committee shall approve all attorneys who are authorized to defend liability and Workers' Compensation cases against a Member City. The Claims Committee shall also recommend and the Executive Committee shall approve employment practice investigators authorized to conduct investigation arising out of employment complaints. Following approval, the attorneys and investigators are identified on the NCCSIF Approved List of Counsel and Investigators (Approved List). The Executive Committee may also remove attorneys and investigators from the Approved List. Any Member City may nominate attorneys or investigators for consideration of placement on the Approved List. The Approved List of Attorneys is attached to this Policy and Procedure as "Attachment A" for Liability defense attorneys, "Attachment B" for Workers' Compensation defense attorneys and "Attachment C" for Employment Practices Investigators.

2. Qualifications of Attorneys and Investigators shall be reviewed by the Claims Administrator and the Claims Committee. Approved attorneys and investigators shall have the requisite experience and billing rates generally consistent with other attorneys and investigators on the Approved List. The Claims Committee may approve billing rates that are higher than those on the Approved List, but only in cases where specialized knowledge, experience or other factors support the higher billing rate.

3. The Claims Administrator shall recommend and assign, with the concurrence of the Member City defense counsel in cases requiring legal representation. Attorneys and investigators must be on the Approved List prior to assignment. If a Member City wishes to use an attorney or investigator who is not on the Approved List, it may request that the case be assigned to another qualified attorney or investigator provided the Member City shall be responsible for the costs if the attorney or investigator is not subsequently approved as described in this Policy, and may be responsible for any amounts by which the billing rates are higher than those on the Approved List, unless a higher rate is approved by the Claims Committee.

Notwithstanding the above, in specialized cases, defense counsel not on the Approved List may be used where particular expertise is required or where a conflict of interest may arise. Exceptions shall be reviewed and approved on a case-by-case basis by the Executive Committee.

The Member City may request a change of defense attorneys for good cause, provided the matter is assigned to an attorney on the NCCSIF Approved List of counsel or to an attorney who qualifies based on special circumstances as outlined above.

The Claims Administrator, with the approval of the Member City and Executive Committee may approve other qualified defense counsel to handle claims on a limited basis to determine if the attorney should be considered for approval on the Approved List. If time does not permit approval by the Executive Committee, the Administrator may authorize assignment of a case(s) and shall report the assignment to the Claims Committee and Executive Committee at their next committee meetings.



4. The Claims Administrator shall be responsible for case coordination, direction of counsel and approval of expenditures. The Member City may direct the level of involvement that it wishes to have on its cases and shall be consulted in all key decisions and settlement approvals.
5. City Attorneys, or a contract City Attorney and attorneys in his/her firm, shall not be approved to handle cases for cities for whom they act as the City Attorney, however an attorney on the Approved List may provide defense to another City in NCCSIF to whom the attorney or a member of his/her firm is not the City Attorney.
6. Partners, Associate Attorneys and paralegals working with an attorney on the Approved List may work on a case assigned to the attorney. The Claims Administrator shall notify any attorney assigned to defense of a case for a Member City that NCCSIF will not pay for training time or duplicative work, but other attorneys/paralegal working directly with an attorney from the Approved List may be utilized on a case if such use is necessary and an efficient way to provide legal services. Attorneys assigned cases, shall be notified of their obligation to inform the Claims Administrator of the name of the attorney/paralegal who will be assisting on the case. In no event, shall a case be handled at trial or arbitration by any attorney except the assigned attorney without the written consent of the Claims Administrator and the Member City.

#### **EMPLOYMENT PRACTICE INVESTIGATORS**

Employment Practice investigations arise with Member Cities and should be investigated by the City or utilizing outside qualified Employment Practice Investigators. Promptly investigating complaints or employment practice incidents can reduce liability exposure.

1. Where the claim or potential claim may give rise to a claim covered under the NCCSIF Memorandum of Coverage the investigator may be paid through NCCSIF and the Member City's banking layer. Only Employment Practice Investigators on the Approved List may conduct Employment Practice investigations paid for through NCCSIF.
2. The Claims Administrator shall recommend, but the Member City shall have final approval of outside investigators for Employment Practices claims.
3. Where applicable and in the discretion of the Member City, a written report should be prepared of the Investigation and should be directed to the Member City's City Attorney, protected by the attorney-client privilege.

#### **PAYMENT FOR ATTORNEYS PRE-LITIGATION AND PENDING A COVERAGE DECISION**

1. From time to time, incidents will occur where it is prudent to assign defense counsel to assist the Member City with evaluation of the potential claim, prepare for the later defense of a claim or suit, engage expert witnesses or to assist with early settlement. Member Cities are encouraged to work with the Claims Administrator to engage legal counsel at the earliest possible time to assist the Claims Administrator and the Member City. Legal and other expenses are paid through the Member City's banking layer in the same manner as if the case arose through litigation.

2. In some cases, a claim will arise where coverage under the NCCSIF Memorandum of Coverage is disputed between the Member City and NCCSIF. Where the claim seeks damages but may be subject to an exclusion, a Member City may utilize the services of attorneys from the Approved List and legal expenses shall be paid from the Member City's banking layer. Upon a final determination by Coverage Counsel, the Claims Committee or the Board, as provided in the Memorandum of Coverage, that coverage and/or payment of defense costs do not



apply, then no further legal expenses shall be paid by NCCSIF and the Member City shall thereafter pay for and determine if it wishes to continue with the assigned attorney or select other counsel.

In no case shall legal expenses in a disputed coverage case be paid by NCCSIF after the banking layer has been expended. Expenditures in a disputed coverage case after the banking layer is expended are the responsibility of the Member City. If it is determined after the banking layer is expended that 1) defense coverage does apply under the Memorandum of Coverage and 2) the Member City has incurred legal expenses with counsel qualifying under this policy, then NCCSIF will reimburse the Member City for its actual expenditures for counsel, up to the approved rates. A Member City may not be reimbursed for its expenditures for counsel who is not on the Approved List unless approved by the Board of Directors, up to the approved rates.

3. This Policy is intended to explain and set forth procedures as provided herein and does not modify or amend the Memorandum of Coverage. In the event of a conflict between this Policy and Memorandum of Coverage, the Memorandum of Coverage shall control.

**Effective Date:** October 15, 2015

**NCCSIF ADMINISTRATIVE POLICY & PROCEDURE #A-9**

**ATTACHMENT A - LIABILITY  
Approved List of Counsel**

<b>Name of Law Firm</b>	<b>Attorneys</b>	<b>Areas of Expertise</b>
Angelo, Kilday & Kilduff 601 University Avenue, Suite 150 Sacramento, CA 95825 (916) 564-6100	Bruce A. Kilday Carolee Kilduff Serena Sanders Carrie McFadden Kevin Dehoff Amie McTavish	Police Liability, General Liability, Auto, Personnel, Heavy Trial Experience
Ayres & Associates 930 Executive Way, Suite 200 Redding, CA 96002 (530) 229-1340	William Ayres	Dangerous Condition, Auto, General Liability, Environmental Liability
Bertrand, Fox, Elliott et al 2749 Hyde Street San Francisco, CA 94109 (415) 353-0999	Eugene Elliott	
Caulfield Law Firm 1101 Investment Blvd., Suite 120 El Dorado Hills, CA 95762 (916) 933-3200	Rich Caulfield Andrew Caulfield	Same as above, with Construction Defect, Heavy to Medium Trial Experience
Donahue Davies LLP 1 Natoma Street Folsom, CA 95630 (916) 817-2900	Robert E Davies Brian Haydon	
Gregory P. Einhorn 48 Hanover Lane, Suite 2 Chico, CA 95973 (530) 898-0228	Gregory P. Einhorn  <i>Use for Willows as needed</i>	Employment Law, General Liability, Municipal
Kronick, Moskovitz Tiedemann & Girard 400 Capitol Mall, 27 <sup>th</sup> Floor Sacramento, CA 95814	Christopher Onstott Bruce A. Scheidt * Maggie Stern  David W. Tyra	Civil Rights, California Fair Employment and Housing, Tort Claims, California Public Records  Employment Practices

**NCCSIF ADMINISTRATIVE POLICY & PROCEDURE #A-9**

**ATTACHMENT A - LIABILITY  
Approved List of Counsel**

<b>Name of Law Firm</b>	<b>Attorneys</b>	<b>Areas of Expertise</b>
Peters, Habib, McKenna Juhl-Rhodes & Cardoza, LLP P.O. Box 3509 Chico, CA 95927 (530) 342-3593	Dave Rush Mark Habib Jim McKenna Lia Juhl	Dangerous Condition, Police Liability, General Liability, Auto, Good Trial Experience
Porter Scott P.O. Box 255428 Sacramento, CA 95865 (916) 929-1481 Fax: (916) 927-3706	Nancy Sheehan John Whitefleet Kevin Kreutz Terry Cassidy Carl L. Fessenden Steve Horan Russell Porter	Police, Civil Rights, Dangerous Condition, Inverse Condemnation, Auto, General Liability, Heavy to Light Trial Experience
Matheny Sears Linkert & Jaime, LLP 3638 American River Drive Sacramento, CA 95864 (916) 978-3434 Fax: (916) 978-3430	Matthew Jaime Douglas Sears Richard Linkert Michael Bishop	
The Law Office of Justin N. Tierney 2000 U Street Sacramento, CA 95814 (916) 451-3426	Justin N. Tierney	Dangerous Condition, Auto, Medium Trial Experience
The Law Office of James A. Wyatt 2130 Eureka Way Redding, CA 96001 (530) 244-6060 P.O. Box 992338 Redding, CA 96099-2338	James A. Wyatt	Dangerous Condition, Civil Rights, Police, Wrongful Termination, Auto Liability, Labor Law, Heavy Trial Experience
Murphy, Campbell, Alliston & Quinn, PLC. 8801 Folsom Boulevard, Suite 230 Sacramento, CA 95826 (916) 400-2300	Stephanie L. Quinn	Auto, Wrongful Deaths, Slip and falls, Fire and Trespassing Experience

**NCCSIF ADMINISTRATIVE POLICY & PROCEDURE #A-9**

**ATTACHMENT A - LIABILITY  
Approved List of Counsel**

<b>Name of Law Firm</b>	<b>Attorneys</b>	<b>Areas of Expertise</b>
Cota Cole LLP 2261 Lava Ridge Court Roseville, CA 95661 (916) 780-9009	Dennis Cota Derek Cole Daniel King	Land Use, civil rights, environmental issues.
Allen, Glaessner, Hazelwood, Werth 180 Montgomery Street, Ste. 1200 San Francisco, CA 94104 (415) 697-2000	Dale Allen Mark Hazelwood Steve Werth	Police liability, ADA, sidewalk, employment practices, general municipal liability
Arthofer and Tonkin, Attorneys At Law 1267 Willis Street Redding, CA 96001 (530) 722-9002	Kenneth Arthofer Griffith Tonkin	Public entity, injury, real estate
Randall Harr 44282 Highway 299 East McArthur, CA 96056 (530) 336-5656 rlh@randallharrlaw.com	Randall Harr	
Lenahan, Lee, Slater, Pearse & Majernik LLP 2542 River Plaza Drive Sacramento, CA 95833 (916) 443-1030	Charleton S. Pearse Benjamin D. Oram, Esq. Adam Ambrozy	Dangerous Condition and Vicarious Liability cases

\* *Bruce A. Scheidt will be used only as respects the Eaton vs. Rocklin litigation.*

**Revision Date: September 27, 2018**

**NCCSIF ADMINISTRATIVE POLICY & PROCEDURE #A-9**

**ATTACHMENT B - WORKERS' COMPENSATION  
Approved List of Counsel**

<b>Name of Law Firm</b>	<b>Attorneys</b>
Law Offices of Tim Huber 935 University Ave. Sacramento, CA 95825 (916) 929-6400	Tim Huber
Hanna, Brophy, et al P.O. Box 255267 Sacramento, CA 95825 (916) 929-9411	Laurie Dunlap Russell O. Youmans (530) 224-5003 Redding
Laughlin, Falbo, Levy & Moresi LLP 250 Hemsted Drive, Suite 300 Redding, CA 96002 (530) 222-0268	Hank Slowik David V. Huscher
Hanna, Brophy, et al P.O. Box 491720 Redding, CA 96049	Russ Youmans Mike White Leslie Tuxhorn
Lenahan, Lee, Slater, & Pearse, LLP 2542 River Plaza Drive Sacramento, CA 95833 (916) 443-1030	Gerald Lenahan Yolanda S.G. Tuckerman Christine M. Green Colin S. Connor Charleton S. Pearse Ira Clary Charles S. Templeton Joel E. Kautz
Mullen & Filippi 1335 Buenaventura Blvd #106 Redding, CA 96001 (530) 243-1133	Lawrence P. Johnson
Matthew Brueckner Law Firm 608 29 <sup>th</sup> Street Sacramento, CA 95816 (916) 448-8816	Matthew Brueckner

**NCCSIF ADMINISTRATIVE POLICY & PROCEDURE #A-9**

**ATTACHMENT B - WORKERS' COMPENSATION  
Approved List of Counsel**

<b>Name of Law Firm</b>	<b>Attorneys</b>
Mullen & Filippi, LLP 1435 River Park Drive, Suite 300 Sacramento, CA 95815 (916) 442-4503 Email: oshin@mulfil.com skarapetian@mulfil.com	Ohnmar M. Shin, Senior Partner Serineh Karapetian, Associate Partner
Mullen & Filippi, LLP 196 Cohasset Road, Suite 240 Chico, CA 95926 (530) 243-1133 Email: mbeauchane@mulfil.com oharo@mulfil.com	Medy F. Beauchane, Managing Partner Oscar L. Haro, Associate

**Revision Date: May 18, 2017**

**ATTACHMENT C - EMPLOYMENT PRACTICES  
Recommended Investigators**

Valentina Reiner  
Law Office of Valentina Reiner  
2377 Gold Meadow Way, Suite 100  
Gold River, CA 95670  
(916) 526-2748

Dona Bertain  
Bertain Consulting  
2485 Marsh Court  
Durham, CA 95938  
(530) 898-1199

Donna S. Selnick, J.D.  
2154 University Park Dr.  
Sacramento, CA 95825  
(916) 764-2883

Paul E. Lacy, Esq.  
University of the Pacific, McGeorge School of Law  
Institute for Administrative Justice  
2020 Hurley Way  
Sacramento, CA 95814  
(916) 739-7049

Stephanie L. Quinn  
Murphy, Campbell, Alliston & Quinn, PLC.  
8801 Folsom Boulevard, Suite 230  
Sacramento, CA 95826  
(916) 400-2300

**Revision Date: October 15, 2015**

## **LIABILITY POLICY AND PROCEDURE #L - 5**

**SUBJECT: LIABILITY LITIGATION MANAGEMENT PLAN**

### Policy Statement:

#### **A. Panel**

In accordance with Policy and Procedure A- 9 Defense Counsel Selection, an Approved List of recommended law firms is periodically reviewed and approved by the Claims Committee and Executive Committee with recommendations from the Claims Administrator.

As per P&P A-9, it is assumed that the use of legal counsel (including city staff), other than those on the Approved List, shall not be approved. In special cases, other defense counsel not on the Approved List may be used for their particular expertise, or where a conflict of interest may arise. Exceptions shall be reviewed and approved on a case-by-case basis by the Executive Committee.

Adding or deleting an attorney to or from the defense panel will require recommendation by a Member City. The Claims Administrator will review the recommended firm and/or individual per P & P A-9 and submit a written recommendation to the Claims Committee and subsequently the Executive Committee for approval.

#### **B. Assignment**

After consultation and approval from the Member City, the Claims Administrator shall assign and direct defense counsel from the Approved List. The counsel selected must agree to abide by these policies and procedures.

Partners, Associate Attorneys and paralegals working with an attorney on the Approved List may work on a case assigned to the attorney. NCCSIF will not pay for training time or duplicative work, but other attorneys/paralegal working directly with an attorney from the Approved List may be utilized on a case if such use is necessary and an efficient way to provide legal services. Attorneys assigned cases shall notify the Claims Administrator of the name of the attorney/paralegal who will be assisting on the case. In no event shall a case be handled at trial or arbitration by any attorney except the assigned attorney without the written consent of the Claims Administrator and the Member City.

The defense counsel assigned shall send an acknowledgement of assignment letter to the Claims Administrator within seven (7) calendar days of receiving the case assignment.

#### **C. Conflicts**

The defense counsel selected and the law firm to which he/she belongs must disclose any ethical or legal conflicts which would in general disqualify them from representing any of the Member City defendants.

Finally, they shall agree to disclose any special facts which would or could potentially disqualify them from representation of a particular Member City, commensurate with, or shortly after the case assignment, or immediately upon discovery.

#### **D. Communication**

Copies of all correspondence, pleadings and notice of depositions, trials, arbitrations and hearings shall be provided to the Claims Administrator and others as designated by the Claims Administrator. Copies of all status reports shall be provided to the Member City.

Defense counsel will promptly respond to all letters or phone calls from the Claims Administrator, and keep him or her fully advised as to the progress of each case. Defense counsel will cooperate with the Claims Administrator in all other aspects of this Litigation Management Program including providing copies of all motions and pleadings on electronic media, and completing expert witness and plaintiff counsel evaluations as requested by the Claims Administrator.

#### **E. Case Analysis and Litigation Budget**

Within 30 days of retention in each case selected defense counsel shall complete and return a case evaluation and analysis as requested in the case assignment letter from the Claims Administrator.

Defense counsel shall obtain written approval from the Claims Administrator prior to retaining experts or making changes in the litigation plan set forth in their initial case evaluation and analysis. Defense counsel shall obtain written approval from the Claims Administrator prior to incurring any costs or fees in excess of the approved litigation budget.

#### **MANDATORY STATUS REPORTS**

Status reports are mandatory every 90 days or as soon as possible following any significant event in the case. Defense counsel shall report **only** on new developments since the last report. The reporting diary can be extended if the Claims Administrator is notified of defense counsel's intention to put the file on an extended diary.

The attorney handling the case should prepare the status reports. Status reports should include the following:

- The ongoing strategy for defense or resolution of the case, including a factual analysis of issues related to liability and damages;
- A description of planned discovery with a time table for completion;
- A brief synopsis of the discovery completed since the last report;
- Court dates including, but not necessarily limited to, mandatory settlement conferences, trial setting conferences, arbitration and trial dates, hearings on discovery, etc.;
- New settlement demands; and
- Any anticipated changes in the litigation budget.



Furthermore, no later than 30 days prior to trial (or binding arbitration) or as requested by the Claims Administrator, the defense trial attorney will provide a trial/binding arbitration report, which shall include:

#### TRIAL/ARBITRATION REPORTS

No later than 30 days prior to trial (or binding arbitration), the defense trial attorney will provide a report, which shall include:

1. an assessment of the City's liability;
2. an assessment of plaintiff's injuries or damages;
3. an assessment of legal defenses (and probability of prevailing);
4. an assessment of the chances of prevailing at trial;
5. the verdict value assuming full liability
6. an assessment of any other factors affecting the items above, including demeanor or credibility of important witnesses, evidentiary disputes, tendencies or local juries, the judge or opposing counsel, liability and solvency/coverage of co-defendants, or similar important issues;
7. an appraisal of settlement value, considering verdict value and chances of prevailing
8. the status of settlement discussions
9. estimated future fees and costs through trial (since last billing)

A daily oral report is expected during trial, unless the City is present. The attorney will keep the excess carrier/excess pool advised of status, where applicable. Immediately following any trial/arbitration, a brief trial report should be sent to the City outlining the results.

#### **F. Settlements**

Defense counsel shall not settle any litigation by way of any monetary offering without the prior approval of the Member City, the Claims Administrator and the Claims Committee or the Board of Directors if the proposed settlement is in excess of the Member City's Self Insured Retention. All settlement demands shall be communicated to the Claims Administrator and the Member City immediately.

#### **G. Fees and Billings**

All bills for legal services and related costs shall be submitted to the Claims Administrator every sixty (60) days. All bills submitted shall describe the services and costs provided during the previous billing period. Bills shall include the following information to which such services or costs pertain:

- The name of the matter;
- A brief description of services performed;
- The date the services were performed;
- The number of hours, or fraction thereof, spent for each service and by whom;
- The hourly or project rate for the services;
- A brief description of any costs incurred; and
- Copies of invoices for all advanced costs.



The following expenses are to be approved by the Claims Administrator prior to being incurred:

- Experts - whether investigative (consulting) or testimonial;
- Independent medical examinations (IMEs);
- Outside investigators;
- More than one attorney at meetings, interviews, depositions, hearings, appearances or other like engagements;
- Travel out-of-town or outside designated area for investigation - e.g., for depositions, meetings with expert witnesses, etc.;
- Filing of cross-complaint, counter-claims; and
- Co-defendant cost sharing agreements.

Defense counsel assigned to the case is responsible for the content of the bill and will work directly with the Claims Administrator in resolving any problems or answering any questions related to such billing.

**H. Performance Evaluation**

The Claims Administrator shall review the performance of the panel members with the Claims Committee annually.

**Effective Date:** September 15, 2000  
**Revised:** October 15, 2015



BACK TO AGENDA

Northern California Cities Self Insurance Fund  
Training and Board of Directors Meeting  
December 13, 2018

**Agenda Item E.2.**

**LEGAL AND LEGISLATIVE UPDATE**  
**INFORMATION ITEM**

**ISSUE:** Michael Christian from Jackson Lewis will present the latest legal developments and legislative updates, with an emphasis on new employment liability risks that will impact their operations in 2019.

**RECOMMENDATION:** None

**FISCAL IMPACT:** None

**BACKGROUND:** Every year the courts and legislature make decisions and pass laws that impact our member's operations. NCCSIF regularly provides updates and recommended responses to the ever-changing risk landscape.

**ATTACHMENT(S):** Presentation (*handout* at the meeting)



**LUNCHTIME PRESENTATION  
STATE OF THE INSURANCE MARKET  
INFORMATION ITEM**

**ISSUE:** This presentation provides background regarding the general insurance industry and renewal marketing plan to gain an understanding of impacts affecting them in the upcoming fiscal year programs.

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

**Workers' Compensation:** Renew coverage with CSAC-EIA. Traditional Excess WC insurance carriers in California are still not competitive with the program they offer. Early premium estimates are ranging from a 10% to 15% increase, depending on losses.

**Liability:** Continue participation in CJPRMA; this pool has been a strong partner and valuable alternative to traditional excess insurance since the mid-1980s. However, due to increasing claim severity we expect an increase of \$226,660 (19%) for FY 19/20, from \$1,173,339 to \$1,399,999, with no dividend.

**Property:** The APIP program re-evaluates carriers annually, with carriers being added or deleted depending on market conditions. Alliant previously marketed the Property program and determined that the current program provided members with the broadest coverage and the lowest cost; this continues in today's environment.

**Crime:** We have remained with Alliant Crime Insurance Program (ACIP), which provides the broadest coverage.

**FISCAL IMPACT:** Unknown, with the following expected trends.

- **Workers' Compensation** - 5% to 10% increase
- **Liability** - 5% to 10% increase
- **Property** - 10% to 15% increase
- **Crime** - flat, depends on number of employees

**BACKGROUND:** The NCCSIF Market Update and Renewal Marketing Plan is reviewed to keep members apprised of the current market conditions with each group purchase program as well as commercial insurance options.

**ATTACHMENT(S):** Presentation at meeting



**CJPRMA OVERVIEW OF SERVICES  
INFORMATION ITEM**

**ISSUE:** Tony Giles, CJPRMA's new General Manager, will provide the Board with a presentation on CJPRMA's programs and services.

**RECOMMENDATION:** None

**FISCAL IMPACT:** None

**BACKGROUND:** The California Joint Powers Risk Management Authority (CJPRMA), <http://www.cjprma.org> is the excess liability Pool that NCCSIF participates in to provide coverage above the group's \$500,000 SIR. This Pool has seventeen member cities and three JPAs (with another sixty-two cities and a number of special districts). NCCSIF shares risk with other CJPRMA members from various SIR levels to a limit of \$5 million. CJPRMA then purchase excess insurance through the commercial market to a limit of \$40 million, with a \$10 million sublimit for Employment Practices Liability claims.

**ATTACHMENT(S):** Presentation (*handout* at the meeting)



**SPECIAL EVENTS RISK MANAGEMENT AND PERMIT LANGUAGE  
INFORMATION ITEM**

**ISSUE:** The Board will receive risk management tips and the latest recommended indemnity and insurance language for special events permits.

**RECOMMENDATION:** None

**FISCAL IMPACT:** None

**BACKGROUND:**

**ATTACHMENT(S):**

1. NCCSIF Risk Management Policy RM-16 - Special Events Risk Management
2. CJPRMA Endorsement 4 - Special Events Coverage
3. Presentation (*handout* at the meeting)



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## **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: June 14, 2018



<b>Special Events Risk Management</b>	
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 in City-sponsored special events involving risk of injury, including sporting activities, are required to sign waivers before participation.

# CALIFORNIA JOINT POWERS RISK MANAGEMENT AUTHORITY

## PROGRAM YEAR 2018 - 2019

### ENDORSEMENT NO. 4

With respect to *bodily injury* or *property damage* arising out of, and caused by, a "Special Event," the *Retained Limit* stated in the Declarations Page is amended to \$25,000.

For purposes of this Endorsement, "Special Event" means an event described below for which a third party ("Event Sponsor"), by written contract (including by permit agreement executed by the Event Sponsor), agrees to use facilities of the Covered Party for a specified period of time and activity, and agrees by the contract to indemnify and hold harmless the Covered Party from risk of loss arising from the event.

The indemnity and hold harmless agreement must provide that the Event Sponsor "agrees to indemnify and hold harmless [covered party] and its agents and employees from and against any injury, damage, claims, actions or suits arising out of the [Special Event], including those caused by negligence of the parties being indemnified and/or any dangerous condition of property of the parties being indemnified, and further agrees to defend and indemnify [covered party] from and against any injury, damage, claims, actions or suits arising out of or connected with the [special event]."

"Special event" includes:

1. Aerobics – Jazzercise demonstrations
2. Animal Acts/Shows (not Zoos or Circuses)
3. Antique Shows
4. Art Festivals
5. Art Shows
6. Auctions
7. Automobile Shows
8. Awards Presentations
9. Ballets
10. Banquets
11. Bazaars
12. Beauty Pageants
13. Bingo/Casino games
14. Block Parties, including those with Street Closures
15. Boat Shows
16. Body Building Contests
17. Business Meetings

18. Business Shows
19. Carnivals (not including mechanized rides)
20. Casino and Lounge Shows
21. Charity benefits, auctions and sales; fund raisers
22. Civic clubs and group meetings
23. Community Fairs
24. Concerts with total attendance of less than 1500
25. Consumer Shows
26. Conventions in Buildings
27. Craft Shows
28. Dance Shows/Recitals
29. Dances and Parties (except with Rap or Heavy Metal)
30. Debutante Balls
31. Dinner Theater
32. Dog Shows
33. Drill Team exhibitions
34. Educational exhibitions
35. Electronics Conventions
36. Ethnic Fairs or Celebrations
37. Evangelistic meetings
38. Expositions
39. Farmers' Markets
40. Fashion Shows
41. Fishing Shows or contests
42. Flea Markets
43. Flower Shows
44. Food concessions
45. Garden Shows
46. Graduations
47. Harvest Festivals
48. Holiday Shows
49. Home Shows
50. Horse Shows
51. Housing Shows
52. Instructional Classes
53. Job Fairs
54. Ladies Club events
55. Lectures
56. Livestock Shows
57. Luncheon Meetings
58. Mobile Home Shows
59. Musicals
60. Night Club Shows
61. Operas
62. Organized Sight Seeing Tours
63. Pageants

64. Parties with total attendance of less than 500
65. Picnics
66. Plays
67. Political Rallies
68. Proms
69. Quinceaneras
70. RV Shows
71. Religious Assemblies
72. Reunions
73. Rummage Sales
74. Scavenger Hunts
75. Scouting Jamborees
76. Seminars
77. Sidewalk Sales
78. Soap Box Derbies
79. Social Receptions or Gatherings
80. Speaking Engagements
81. Sporting events if non-professional, non-league, non-contact (bicycle races/rallies, equestrian events, golf, gymnastics, tennis, handball or racquetball, roller skating, handball, marathons, fun runs, 10K races, gymnastic competitions, ice skating shows, ski events)
82. Sporting events if non-professional, non-league, limited contact (baseball or softball, soccer, roller hockey, basketball)
83. Street Fairs
84. Swap Meets
85. Symphony Concerts
86. Teleconferences
87. Telethons
88. Theatrical Stage Performances
89. Trade Shows
90. Union Meetings
91. Vacation Shows
92. Voter Registration
93. Walk a Thons
94. Weddings and Receptions

“Special Event” does not include:

1. Aircraft/aviation events (static displays are not excluded)
2. All terrain boarding
3. Ballooning or balloon rides
4. Base jumping
5. Bouldering
6. Bungee Jumping
7. Carnival rides
8. Circuses

9. Concerts over 6 hours
10. Diving
11. Football (except passing camps with no contact drills)
12. Hang gliding/ parachuting/ parasailing
13. Jousting
14. Kayaking, rafting or canoeing in greater than Class 3 rapids
15. Lacrosse and Rugby
16. Mechanical amusement rides or services
17. Motorized sporting equipment including speed or demolition events
18. Mosh Pits
19. Mountain Biking
20. Parades
21. Power Boat Racing
22. Professional Sporting Activities: games, racing, or contest of a professional nature
23. Pyrotechnics or explosives
24. Rap or Heavy Metal concerts
25. Raves
26. Rock Climbing
27. Rodeo or Roping Events
28. Scuba Diving
29. Sporting events if part of a league
30. Sporting events if non-professional, full contact (football, ice hockey, rugby, boxing, wrestling, contact karate, contact martial arts)
31. Tractor or Truck Pulls
32. Trampolines
33. Zoos

**Exclusion for participants.** This endorsement does not apply to “bodily injury” or “property damage” to any person while practicing for or participating in any sports or athletic contest or exhibition, or while performing in any concert, show, or theatrical event.

**Exclusion for sale alcohol.** This endorsement does not apply to “bodily injury” or “property damage” arising from or caused, in whole or in part, by the Covered Party or Event Sponsor furnishing alcoholic beverages for which consumers are specifically charged by a third party vendor or caterer.

This Endorsement does not apply to liability arising from *Public Officials Errors and Omissions*.

This Endorsement does not eliminate the operation of any Exclusion in the Memorandum of Coverage.

This endorsement does not provide drop down coverage or reduce the retained limit under the reinsurance program.



## CONSENT CALENDAR

### ACTION ITEM

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

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

**FISCAL IMPACT:** None.

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

### ATTACHMENT(S):

1. Board of Directors Meeting Minutes - October 25, 2018
2. Check Register from September 1, 2018 to November 30, 2018
3. Investment Reports
  - a. Chandler Asset Management Short/Long Term - September 2018 to November 2018
  - b. Local Agency Investment Fund (LAIF) Report as of September 30, 2018
  - c. Treasurer's Report as of September 30, 2018
4. Agreement for Safety and Risk Control Services with Bickmore



**MINUTES OF THE  
NCCSIF BOARD OF DIRECTORS MEETING  
ROCKLIN EVENT CENTER, ROCKLIN, CA  
OCTOBER 25, 2018**

**BOARD OF DIRECTORS PRESENT**

Liz Cottrell, City of Anderson  
Toni Benson, City of Colusa  
Kristina Miller, City of Corning  
Rachel Ancheta, City of Dixon  
Brad Koehn, City of Elk Grove  
Kristine Haile, City of Folsom (Alternate)  
Cora Hall, City of Galt  
Jon Hanken, City of Ione  
Yvonne Kimball, City of Jackson  
Ruthann Codina, City of Lincoln (Alternate)

Joyce Starosciak, City of Marysville  
Loree McCay, City of Nevada City  
Liz Ehrenstrom, City of Oroville  
Gina Will, Town of Paradise  
Dave Warren, City of Placerville (**Chair**)  
Sandy Ryan, City of Red Bluff  
Kimberly Sarkovich, City of Rocklin  
Tim Sailsbery, City of Willows  
Natalie Springer, City of Yuba City

**OTHER MEMBERS PRESENT**

Jim Ramsey, City of Elk Grove  
Julie Rucker, City of Elk Grove

Veronica Rodriguez, City of Lincoln  
Jennifer Styczynski, City of Marysville (Alternate)

**BOARD OF DIRECTORS ABSENT**

Cristina Shafer, City of Auburn  
Jim Francis, City of Folsom  
Juan Solis, City of Gridley

City of Lincoln (primary Board vacant)  
City of Rio Vista (primary Board vacant)

**CONSULTANTS & GUESTS**

Marcus Beverly, Alliant Insurance Services  
Raychelle Maranan, Alliant Insurance Services  
James Marta, James Marta & Company  
Dori Zumwalt, York Risk Services

Matthew Nethaway, Crowe LLP  
Marty Cassell, Chandler Asset Management  
Carlos Oblites, Chandler Asset Management  
Tom Baber, York Risk Services

**A. CALL TO ORDER**

Chair Dave Warren called the meeting to order at 12:33 p.m.

**B. INTRODUCTIONS**

The above-mentioned members were present constituting a quorum.

**C. APPROVAL OF AGENDA AS POSTED**

**A motion was made to approve the Agenda as posted.**



**Motion:** Liz Ehrenstrom                      **Second:** Tim Sailsbery                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Ancheta, Koehn, Haile, Hall, Hanken, Kimball, Codina, Starosciak, McCay, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery, Springer  
**Nays:** None

**D. PUBLIC COMMENTS**

There were no public comments.

**E. CONSENT CALENDAR**

1. Board of Directors Meeting Minutes - June 14, 2018
2. Check Register from May 1, 2018 to August 31, 2018
3. Investment Reports
  - a. Chandler Asset Management Short/Long Term - May 2018 to August 2018
  - b. Chandler Asset Management GASB 40 Reports as of June 30, 2018
  - c. Chandler Asset Management GASB 72 Reports as of June 30, 2018
  - d. Local Agency Investment Fund (LAIF) Report as of June 30, 2018
  - e. Treasurer's Report as of June 30, 2018
4. NCCSIF Quarterly Financial Report for Period Ending June 30, 2018
5. Policy and Procedure A-9: Attachment A Defense Attorney List for Liability Revised as of September 27, 2018
6. FY 17/18 Liability Program Claims Audit and York Response
7. FY 18/19 Alliant Deadly Weapon Response Program Proposal
8. Alliant Deadly Weapon Response Program Brochure
9. AssetWorks Property Appraisal Services Agreement
10. FY 18/19 Workers' Compensation Program Claims Audit Agreement with Farley Consulting Services, LLC
11. Alliant Commission Disclosure Letter and Fact Sheet Retail vs. Wholesale Commissions

**A motion was made to approve the items in the Consent Calendar as presented.**

**Motion:** Liz Ehrenstrom                      **Second:** Jon Hanken                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Ancheta, Koehn, Haile, Hall, Hanken, Kimball, Codina, Starosciak, McCay, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery, Springer  
**Nays:** None

**F. SUMMARY OF THE SEPTEMBER 27, 2018 EXECUTIVE COMMITTEE MEETING**

There were no discussion.

Presented as information only.



## **G. ADMINISTRATION REPORTS**

### **G.1. President's Report**

Chair Warren read Cameron Dewey's farewell letter to the Board. Mr. Dewey is leaving York Risk Services effective October 31, 2018.

Chair Warren also noted that he is working with a local graphic artist for a new logo to commemorate the organization's 40<sup>th</sup> anniversary and will unveil a draft logo at the December Board meeting.

### **G.2. CJPRMA Update**

Mr. Beverly mentioned that the current Assistant General Manager, Tony Giles, will assume the General Manager position upon David Clovis's retirement effective November 3, 2018. CJPRMA has hired a new Claims Administrator, Marinda Griese, she was from Yolo County Public Agency Risk Management Insurance Authority (YCPARMIA).

Presented as information only.

### **G.3. Program Administrator's Report**

Mr. Beverly reported that the CAJPA Accreditation and Property Appraisals are underway. It was noted that the City of Rio Vista requested appraisal of their properties and will have a complete data to provide a quote in the Property Program effective July 1, 2018.

Ms. Kris Haile, City of Folsom, confirmed that AssetWorks completed the site visits of all city's properties in four days.

## **H. 2019 OFFICERS AND EXECUTIVE COMMITTEE**

Mr. Beverly indicated that membership on the Executive Committee (EC) rotates annually based on a rotation schedule previously approved by the Board and each member serves for a two-year term, with the President serving as Chair of the Committee. Mr. Beverly noted that five seasoned Board members are rotating off the EC by December 31, 2018, and four of the five that are rotating on the EC effective January 1, 2019, are newly appointed Board members.

Chair Warren indicated that the EC nominated Ms. Liz Ehrenstrom for President. Liz is currently the Vice President for the past two and a half years and also served as past President. There were no nominations from the floor for the President position.

**A motion was made to nominate Liz Ehrenstrom from the City of Oroville as NCCSIF President.**



**Motion:** Dave Warren                      **Second:** Sandy Ryan                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Ancheta, Koehn, Haile, Hall, Hanken, Kimball, Codina, Starosciak, McCay, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery, Springer  
**Nays:** None

Chair Warren indicated that the EC nominated Ms. Kristine Haile for Vice President. There were no nominations from the floor for the Vice President position.

**A motion was made to nominate Kristine Haile from the City of Folsom as NCCSIF Vice President.**

**Motion:** Dave Warren                      **Second:** Jon Hanken                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Ancheta, Koehn, Haile, Hall, Hanken, Kimball, Codina, Starosciak, McCay, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery, Springer  
**Nays:** None

Chair Warren indicated that the EC nominated Ms. Gina Will for Secretary and CJPRMA Board Representative. There were no nominations from the floor.

**A motion was made to nominate Gina Will from the Town of Paradise as NCCSIF Secretary and CJPRMA Board Representative.**

**Motion:** Dave Warren                      **Second:** Tim Sailsbery                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Ancheta, Koehn, Haile, Hall, Hanken, Kimball, Codina, Starosciak, McCay, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery, Springer  
**Nays:** None

Chair Warren indicated that the EC recommended appointment of Mr. Tim Sailsbery for Treasurer. It was noted that Tim served as NCCSIF Treasurer for the past six years.

**A motion was made to appoint Tim Sailsbery from the City of Willows as NCCSIF Treasurer.**

**Motion:** Dave Warren                      **Second:** Liz Ehrenstrom                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Ancheta, Koehn, Haile, Hall, Hanken, Kimball, Codina, Starosciak, McCay, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery, Springer  
**Nays:** None

**A motion was made to approve the Executive Committee Rotation Schedule as presented.**

**Motion:** Tim Sailsbery                      **Second:** Liz Ehrenstrom                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Ancheta, Koehn, Haile, Hall, Hanken, Kimball, Codina, Starosciak, McCay, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery, Springer  
**Nays:** None



Mr. Sailsbery commended Dave Warren for his service to the JPA. He noted that Dave stepped in to the President role with maturity and wisdom.

## **I. FINANCIAL REPORTS**

### **I.1. Financial Status at June 30, 2018**

Mr. James Marta announced that Alana Theiss is leaving James Marta and Company effective October 31, 2018.

Mr. Marta provided a presentation of NCCSIF Financial Status at June 30, 2018. Highlights of the presentation as follows:

- Decrease in net position for the fiscal year ended June 30, 2018 was \$377,089 for the pool as a whole.
- Increase in prior year's claims liabilities totaled \$642,527: \$404,930 for the liability program and \$237,597 for workers' compensation.
- Expenses during the year included dividends to members totaling \$2,551,295.
- Assessments to members totaled \$268,520 all in the banking layer. No liability shared layer assessment for FY 17/18.
- Liability shared layer ended the year with positive net position of \$1,509,875 – up \$121,929 from last year's ending balance of \$1,387,946.

It was noted the net refunds to members over the last ten years is approaching \$32 million, and over the last twenty-three years totaled \$48 million.

Presented as information only.

### **I.2. FY 17/18 Financial Audit**

Mr. Matthew Nethaway from Crowe LLP provided the Board of Directors a brief overview of the financial audit process. He noted the independent audit brings credibility to the financial information the Board receives throughout the year. The audit concluded no adjustment needed to be made and his firm issued an unmodified opinion on the financial statements and a management letter with no recommendation in relation to the internal controls.

No questions from the Board.

**A motion was made to receive and file the Financial Audit for Year Ending June 30, 2018.**

**Motion:** Jon Hanken

**Second:** Liz Ehrenstrom

**Motion Carried**

**Ayes:** Cottrell, Benson, Miller, Ancheta, Koehn, Haile, Hall, Hanken, Kimball, Codina, Starosciak, McCay, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery, Springer

**Nays:** None



*Matthew Nethaway left the meeting at 1:05 p.m.*

### **I.3. Investment Policy**

Mr. Beverly reviewed the proposed modifications that Chandler Asset Management, NCCSIF's Investment Manager, recommended be made to the policy. The recommended changes were minor that provided clarity and readability of the policy under section D.3. and H., and added reference to rating categories under J.1.

**A motion was made to approve the proposed changes to the Investment Policy as presented.**

**Motion:** Kimberly Sarkovich      **Second:** Liz Ehrenstrom      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Ancheta, Koehn, Haile, Hall, Hanken, Kimball, Codina, Starosciak, McCay, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery, Springer  
**Nays:** None

### **I.4. NCCSIF Investment Portfolio Review**

Mr. Carlos Oblites, SVP Portfolio Strategist, from Chandler Asset Management provided a presentation of the economic factors that had direct impact on the rate of return to NCCSIF's Investment Portfolio.

Mr. Oblites reviewed the NCCSIF investment strategy. The investment goals of NCCSIF are to preserve principal, to provide liquidity, and to maximize yield within the constraints of capital preservation and liquidity. The pool invests in high-quality taxable investments with a maximum maturity of ten years in order to achieve these objectives.

The total market value of the Short-Term Portfolio as of September 30, 2018 is \$25,600,153. The total market value of the Long-Term Portfolio as of September 30, 2018 is \$26,410,488. The appropriate risk profile for Government entity is: 1) Safety, 2) Liquidity, and 3) Rate of return.

Information only and no action were taken.

### **I.5. Resolution 19-01 Authorizing the Treasurer to Invest and Re-invest Funds**

Mr. Beverly indicated that the Board must annually approve a resolution authorizing the NCCSIF Treasurer to invest and reinvest funds, including the sale or exchange of securities.

**A motion was made to approve the NCCSIF Resolution 19-01 as presented.**

**Motion:** Liz Ehrenstrom      **Second:** Jon Hanken      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Ancheta, Koehn, Haile, Hall, Hanken, Kimball, Codina, Starosciak, McCay, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery, Springer  
**Nays:** None



**I.6. Resolution 19-02 Authorizing Signers for the Investment of Monies in the Local Agency Investment Fund (LAIF)**

Mr. Beverly indicated that the Resolution 19-02 gives authority to certain officers to order deposits or withdrawals of monies in the LAIF account. Mr. Beverly noted the Resolution will need to be amended to replace Alana Theiss to David Baker, Partner with James Marta and Company, as designated officer to make transactions on behalf of NCCSIF.

**A motion was made to approve the Resolution 19-02 with correction to designate David Baker instead of Alana Theiss as amended.**

**Motion:** Tim Sailsbery                      **Second:** Jon Hanken                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Ancheta, Koehn, Haile, Hall, Hanken, Kimball, Codina, Starosciak, McCay, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery, Springer  
**Nays:** None

**J. JPA BUSINESS**

**J.1. December 2018 Training Day and Meeting Agenda**

Mr. Beverly indicated the Board Training and meeting is scheduled for December 13, 2018. Mr. Beverly briefly reviewed the draft agenda and topics. It was noted that the stress test is more appropriate to discuss during the Long-Range Planning session in January 2019.

Information only.

**J.2. Revision of Policy and Procedure A-6B: Workers' Compensation Shared Layer Settlement Authority**

The Board reviewed the proposed changes to the Policy and Procedure A-6b: Workers' Compensation Shared Risk Layer Claims Settlement Authority.

**A motion was made to approve the revision to Policy and Procedure A-6B: Workers' Compensation Shared Layer Settlement Authority as presented.**

**Motion:** Kristina Miller                      **Second:** Liz Ehrenstrom                      **Motion Carried**  
**Ayes:** Cottrell, Benson, Miller, Ancheta, Koehn, Haile, Hall, Hanken, Kimball, Codina, Starosciak, McCay, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery, Springer  
**Nays:** None

*Toni Benson left the meeting at 2 p.m.*



### **J.3. NCCSIF Underwriting Policy**

Mr. Beverly mentioned the Underwriting Policy is a new requirement to receive CAJPA Accreditation with Excellence. There are no changes to current practice as this was simply the consolidation of information from the Bylaws and various Policies and Procedures (P&P) of each Program rating process into one document.

**A motion was made to approve the Underwriting Policy as presented.**

**Motion:** Liz Ehrenstrom                      **Second:** Kimberly Sarkovich                      **Motion Carried**  
**Ayes:** Cottrell, Miller, Ancheta, Koehn, Haile, Hall, Hanken, Kimball, Codina, Starosciak, McCay, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery, Springer  
**Nays:** None

*Marty Cassell and Carlos Oblites left the meeting at 2:04 p.m.*

### **J.4. 2019 Meeting Calendar**

Mr. Beverly indicated the EC reviewed the Preliminary Meeting Calendar for 2019 at the September 27, 2018 meeting and noted that the EC is recommending approval of the meeting calendar to the Board. The 40<sup>th</sup> Anniversary celebration is scheduled in conjunction with the October Board meeting. The plan is to have a formal luncheon, invite former Board and staff members to the celebration, and a group tour at Rocklin Adventure Park. It was noted the usual Board meeting in December has been moved to January to gain more attendance. The January 2019 meeting date will be a Long-Range Planning session.

**A motion was made to approve the 2019 Meeting Calendar as presented.**

**Motion:** Liz Ehrenstrom                      **Second:** Liz Cottrell                      **Motion Carried**  
**Ayes:** Cottrell, Miller, Ancheta, Koehn, Haile, Hall, Hanken, Kimball, Codina, Starosciak, McCay, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Sailsbery, Springer  
**Nays:** None

### **J.5. 2019 Service Calendar**

Mr. Beverly reviewed the Service Calendar to the Board that outlines the timeline of the annual activities to be completed on behalf of NCCSIF. Activities have been highlighted to spot the key items that require participation from members: meetings in blue, requests for information in yellow, and training conferences in gray.

Presented as information only.



## **J.6. York Risk Services Workers' Compensation Claims Administration**

### **J.6.a. York Quarterly Report**

Ms. Zumwalt introduced Tom Baber to the Board. Tom will oversee the liability team until a replacement for Cameron Dewey is hired.

Ms. Dori Zumwalt from York reviewed the quarterly report to the Board. The report shows the recent activities and progress to date in meeting claims management benchmarks. File reviews are regularly conducted either in person or over the phone.

Information only.

### **J.6.b. WC Claim TPA Follow-up Survey Results**

*Tim Sailsbery left the meeting at 2:18 p.m.*

Mr. Beverly reported that 100% of the members responded to the survey.

Chair Warren asked York staff and Marta to step out of the room.

*Dori Zumwalt, Tom Baber and James Marta stepped out of the room at 2:20 p.m.*

The Board reviewed the survey result. Chair Warren indicated that based on the overall result, the EC recommended to relieve York from the Workers' Compensation Performance Improvement Plan. The general consensus of the Board for York to continue to provide the WC Quarterly Report.

**A motion was made to receive and file the survey results, release York Workers' Compensation team from the Performance Improvement Plan, and for York to continue to provide WC Quarterly Report and place the report on the Consent Calendar as amended.**

**Motion:** Liz Ehrenstrom

**Second:** Liz Cottrell

**Motion Carried**

**Ayes:** Cottrell, Miller, Ancheta, Koehn, Haile, Hall, Hanken, Kimball, Codina, Starosciak, McCay, Ehrenstrom, Will, Warren, Ryan, Sarkovich, Springer

**Nays:** None

*York staff and Marta re-joined the meeting at 2:25 p.m.*

Chair Warren informed York staff of Board's action.



## **J.7. Service Providers Contract Renewal Strategy**

Mr. Beverly indicated that the EC scheduled a special meeting on November 19, 2018 to review the Alliant and Bickmore's contract renewal terms. The two York's contracts will be reviewed at the March 2019 EC meeting.

Information only.

## **J.8. Round Table**

Chair Warren mentioned that the City of Placerville was affected by PG&E power shutdown earlier this month as fire prevention tactic. The City of Placerville is planning to issue a letter of condemnation to PG&E in response to their power shutoff as overly aggressive play by the power company. Chair Warren stated that Placerville would welcome any cities in a joint effort protest.

Mr. Beverly reminded members about the Liebert Cassidy Whitmore (LCW) Annual Conference in Southern California on January 2019. The cost to attend the LCW conference would qualify for reimbursement from Member's Training Fund. LCW is hosting webinar regarding Peace Officer Personnel Records and Obligations on November 5, 2018.

## **K. INFORMATION ITEMS**

1. CalPELRA 2018 Conference (December 3-7, 2018) in Monterey, CA
2. PARMA 2019 Conference (February 10-13, 2019) in Anaheim, CA
3. Glossary of Terms
4. NCCSIF Organizational Chart
5. NCCSIF 2018 Meeting Calendar
6. York Who's Who in Claims WC Contacts
7. York Who's Who in Claims Liability Contacts
8. NCCSIF Resource Contact Guide
9. NCCSIF Travel Mileage Reimbursement Form

These items were provided as information only.

## **L. ADJOURNMENT**

The meeting was adjourned at 2:38 p.m.

**Next Meeting Date:** December 13, 2018 in Rocklin, CA



Respectfully Submitted,

\_\_\_\_\_  
Gina Will, Secretary

\_\_\_\_\_  
Date

DRAFT

**Company Name:** NCCSIF  
**Report Name:** NCCSIF Check Register Board Report  
**Created On:** 9/21/2018

Check#	Date	Vendor	Account Title	Account	Memo	Amount
11439	9/5/2018	CJPRMA	Prepaid Expense	13500	18/19 Drone Coverage	1,000.00
11440	9/5/2018	City of Dixon	Safety Grant Funds	54200	18-19 Lexipol Fire Subscription Fee	3,910.00
11441	9/5/2018	City of Rio Vista	Seminars and PARMA	52207	2018 CaPELRA Conf Reimt	3,968.00
11442	9/5/2018	Alliant Insurance Services	Program Admin Fee	52401	Monthly Consulting Services	25,798.00
11443	9/5/2018	Crowe	Financial Audit	52102	For Period Ended Aug 20, 2018	21,700.00
11444	9/5/2018	James Marta and Company LLP	Accounting Services	52403	Monthly Accounting Services	8,215.00
11445	9/5/2018	York Risk Services Group, Inc.	Claims Admin - Liability	51135	August 2018 Liab Service Fees	30,183.18
11446	9/5/2018	Bickmore Risk Services Inc.	On Site	52204	Safety and Risk Control Services	14,726.66
11447	9/20/2018	Bickmore Risk Services Inc.	Safety Grant Funds	54200	Risk Management for City of Folsom	4,500.00
11448	9/20/2018	CJPRMA	Prepaid Expense	13500	Drone Model and Liability (Red Bluff)	461.25
11449	9/20/2018	York	Claims Admin - WC Mthly	52300	Monthly Claims Administration Fee	48,224.17
11450	9/20/2018	City of Oroville	Safety Contingency	52209	9.4.18 Video Cameras	4,886.00
11451	9/20/2018	Chandler Asset Management, Inc.	Investment Income	44040	Aug-18	4,400.85
11452	9/20/2018	Gibbons and Conley	Legal Services	52103	July 2018 General Matters	2,116.62

**Company Name:** NCCSIF  
**Report Name:** NCCSIF Check Register Board Report  
**Created On:** 11/2/2018

Check#	Date	Vendor	Account Title	Account	Memo	Amount
11453	10/5/2018	Susan Walter	Seminars and PARMA	52207	Request 09.20.18	1,349.12
11454	10/5/2018	City of Placerville	Member Travel	52502	09.27.18 EC Mtg	41.75
11455	10/5/2018	Gina Will	Member Travel	52502	09.27.18 EC Mtg	87.20
11456	10/5/2018	Liz Cottrell	Member Travel	52502	09.27.18 EC Mtg	158.05
11457	10/5/2018	Liz Ehrenstrom	Member Travel	52502	9/27/18 EC Mtg	65.40
11458	10/5/2018	Kristina Miller	Member Travel	52502	09.27.18 EC Mtg	92.11
11459	10/5/2018	Raychelle Maranan	Executive Committee	52501	09.27.18 Catering Reimbursement	217.73
11460	10/5/2018	Crowe	Financial Audit	52102	For Period Ended Sept 26, 2018	5,454.00
11461	10/5/2018	CAM, Inc.	Investment Income	44040	Sep-18	4,405.93
11462	10/5/2018	James Marta & Co	Accounting Services	52403	Monthly Accounting Services	9,820.00
11463	10/5/2018	York Risk Services Group, Inc.	Claims Admin - Liability	51135	September 2018 Liab Service Fees	22,815.34
11464	10/5/2018	Alliant Insurance Services	Program Admin Fee	52401	Monthly Consulting Services	25,798.00
11465	10/5/2018	Bickmore Risk Services Inc.	On Site	52204	Safety & Risk Cntrl Svcs - Oct 2018	14,726.67
11466	10/19/2018	PARMA	Associations Memberships	52504	18/19 Membership Fee	150.00
11467	10/19/2018	York	Claims Admin - Mnthly WC	52300	Monthly Claims Administration Fee	48,224.17
11468	10/19/2018	Bickmore Risk Services Inc.	Safety Grant Funds	54200	Risk Management for City of Folsom	4,500.00

**Company Name:** NCCSIF  
**Report Name:** NCCSIF Check Register Board Report  
**Created On:** 11/28/2018

Check#	Date	Vendor	Account Title	Account	Memo	Amount
11469	11/5/2018	City of Colusa	Board Meetings	52503	10.25.18 Benson Reimb RM & BOD Mtg	69.76
11470	11/5/2018	City of Marysville	Board Meetings	52503	10.25.18 Starosciak Reimb RM & BOD Mtg	35.97
11471	11/5/2018	City of Placerville	Board Meetings	52503	10.25.18 Warren Reimb RM & BOD Mtg	41.75
11472	11/5/2018	Gina Will	Board Meetings	52503	10.25.18 RM & BOD Mtg	87.20
11473	11/5/2018	Jim Ramsey	Board Meetings	52503	10.25.18 RM & BOD Mtg	34.88
11474	11/5/2018	Kristine Haile	Board Meetings	52503	10.25.18 RM & BOD Mtg	15.26
11475	11/5/2018	Liz Cottrell	Board Meetings	52503	10.25.18 RM & BOD Mtg	183.12
11476	11/5/2018	Sandy Ryan	Board Meetings	52503	10.25.18 RM & BOD Mtg	151.51
11477	11/5/2018	Natalie Springer	Board Meetings	52503	10.25.18 RM & BOD Mtg	47.31
11478	11/5/2018	Julie Rucker	Board Meetings	52503	10.25.18 RM & BOD Mtg	36.95
11479	11/5/2018	Loree McCay	Board Meetings	52503	10.25.18 RM & BOD Mtg	37.61
11480	11/5/2018	Kristina Miller	Board Meetings	52503	10.25.18 RM & BOD Mtg	92.10
11481	11/5/2018	Raychelle Maranan	Risk Mgmt Comm Mtg Exp	52202	Catering Reimb from 11.1.18 PRMC Mtg	354.66
			Board Meetings	52503	Catering Reimb from 10.25.18 BOD & RMC Mtgs	685.33
11482	11/5/2018	Yvonne Kimball	Board Meetings	52503	10.25.18 RM & BOD Mtg	56.14
11483	11/5/2018	Alliant Insurance Services	Program Admin Fee	52401	Monthly Consulting Services	25,798.00
11484	11/5/2018	CJPRMA	Prepaid Expense	13500	Drone Model (Folsom) and Liability Premium	1,688.75
11485	11/5/2018	James Marta & Co	Accounting Services	52403	Monthly Services	8,500.00
11486	11/5/2018	Bickmore Risk Services Inc.	On Site	52204	Safety and Risk Control Services - Nov 2018	14,726.67
11487	11/5/2018	CAM, Inc.	Investment Income	44040	18-Oct	4,400.94
11488	11/20/2018	York Risk Services Group, Inc.	Claims Admin-Liability	51135	October 2018 Liab Service Fees	29,718.91
11489	11/20/2018	York	Claims Admin-Mnthly WC	52300	Monthly Claims Administration Fee	48,224.17
11490	11/20/2018	Bickmore Risk Services Inc.	Safety Grant Funds	54200	Risk Management for City of Folsom	4,500.00
11491	11/20/2018	Liz Ehrenstrom	Board Meetings	52503	10.25.18 RM & BOD Mtg	65.40



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

## MONTHLY ACCOUNT STATEMENT

SEPTEMBER 1, 2018 THROUGH SEPTEMBER 30, 2018

### Chandler Team:

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

### Custodian

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

**CHANDLER ASSET MANAGEMENT**  
chandlerasset.com

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



**PORTFOLIO CHARACTERISTICS**

Average Modified Duration	2.37
Average Coupon	1.92%
Average Purchase YTM	2.00%
Average Market YTM	2.93%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.63 yrs
Average Life	2.49 yrs

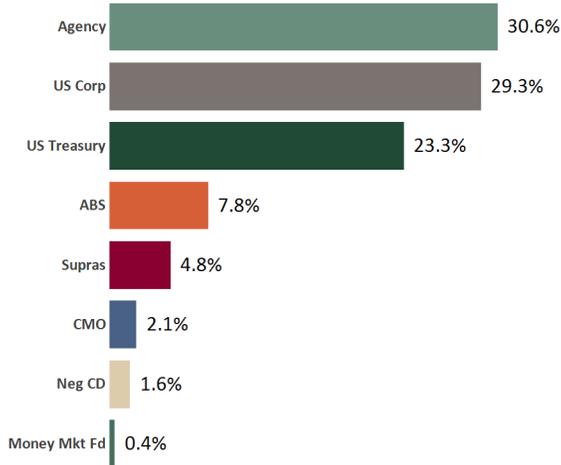
**ACCOUNT SUMMARY**

	Beg. Values as of 8/31/18	End Values as of 9/30/18
Market Value	25,539,095	25,498,315
Accrued Interest	104,629	101,839
<b>Total Market Value</b>	<b>25,643,724</b>	<b>25,600,153</b>
Income Earned	41,530	42,857
Cont/WD		0
Par	26,059,732	26,105,703
Book Value	25,998,102	26,043,507
Cost Value	25,974,327	26,019,014

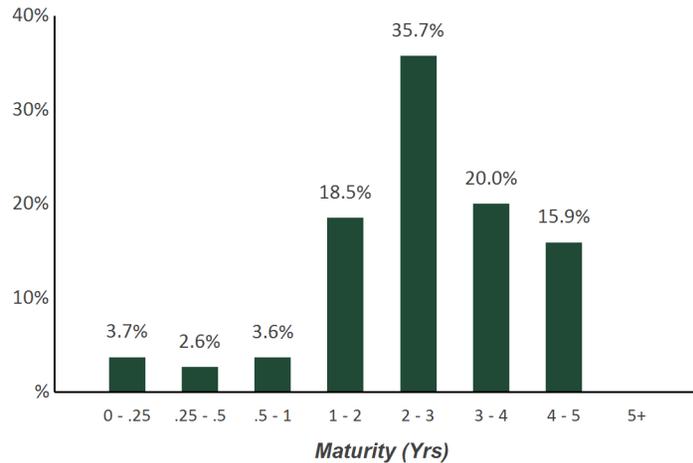
**TOP ISSUERS**

Government of United States	23.3%
Federal National Mortgage Assoc	17.6%
Federal Home Loan Mortgage Corp	9.1%
Federal Home Loan Bank	6.1%
Inter-American Dev Bank	3.8%
Honda ABS	2.1%
US Bancorp	2.0%
Toyota ABS	2.0%
<b>Total</b>	<b>65.9%</b>

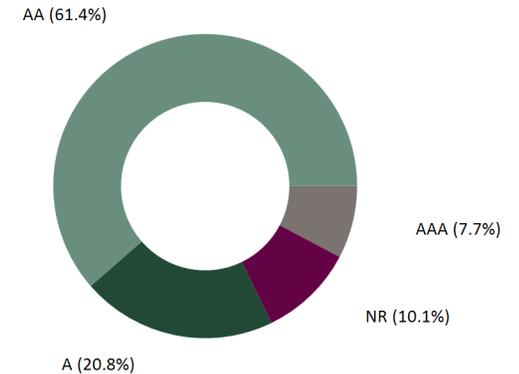
**SECTOR ALLOCATION**



**MATURITY DISTRIBUTION**



**CREDIT QUALITY (S&P)**



**PERFORMANCE REVIEW**

TOTAL RATE OF RETURN	Annualized								
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	12/31/1997
Northern CA Cities Self Ins. Fund Short Term	-0.17%	0.28%	0.11%	-0.18%	0.15%	0.68%	1.04%	2.11%	3.77%
ICE BAML 1-5 Yr US Treasury/Agency Index	-0.27%	0.06%	-0.18%	-0.55%	-0.29%	0.30%	0.74%	1.64%	3.44%
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	-0.25%	0.14%	-0.13%	-0.47%	-0.16%	0.46%	0.87%	1.97%	3.55%

# Statement of Compliance

As of September 30, 2018



## Northern California Cities Self-Insurance Fund - Short Term

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

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody's; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody's ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody's	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% per issuer (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies

Reconciliation Summary  
As of September 30, 2018



BOOK VALUE RECONCILIATION		
<b>BEGINNING BOOK VALUE</b>		<b>\$25,998,101.99</b>
<b>Acquisition</b>		
+ Security Purchases	\$502,929.50	
+ Money Market Fund Purchases	\$115,440.30	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
<b>Total Acquisitions</b>		<b>\$618,369.80</b>
<b>Dispositions</b>		
- Security Sales	\$459,742.40	
- Money Market Fund Sales	\$41,155.43	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$73,313.72	
<b>Total Dispositions</b>		<b>\$574,211.55</b>
<b>Amortization/Accretion</b>		
+/- Net Accretion	\$1,488.99	
		\$1,488.99
<b>Gain/Loss on Dispositions</b>		
+/- Realized Gain/Loss	(\$242.59)	
		(\$242.59)
<b>ENDING BOOK VALUE</b>		<b>\$26,043,506.64</b>

CASH TRANSACTION SUMMARY		
<b>BEGINNING BALANCE</b>		<b>\$31,360.74</b>
<b>Acquisition</b>		
Contributions	\$0.00	
Security Sale Proceeds	\$459,742.40	
Accrued Interest Received	\$2,031.67	
Interest Received	\$41,915.33	
Dividend Received	\$211.25	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$73,313.72	
<b>Total Acquisitions</b>	<b>\$577,214.37</b>	
<b>Dispositions</b>		
Withdrawals	\$0.00	
Security Purchase	\$502,929.50	
Accrued Interest Paid	\$0.00	
<b>Total Dispositions</b>	<b>\$502,929.50</b>	
<b>ENDING BOOK VALUE</b>		<b>\$105,645.61</b>



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

## MONTHLY ACCOUNT STATEMENT

SEPTEMBER 1, 2018 THROUGH SEPTEMBER 30, 2018

### Chandler Team:

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

### Custodian

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

**CHANDLER ASSET MANAGEMENT**  
chandlerasset.com

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



**PORTFOLIO CHARACTERISTICS**

Average Modified Duration	3.23
Average Coupon	2.14%
Average Purchase YTM	2.19%
Average Market YTM	2.99%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.54 yrs
Average Life	3.46 yrs

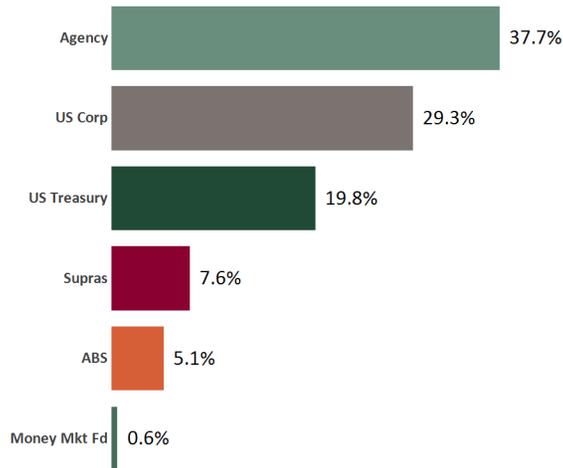
**ACCOUNT SUMMARY**

	Beg. Values as of 8/31/18	End Values as of 9/30/18
Market Value	26,364,740	26,289,113
Accrued Interest	139,010	121,375
<b>Total Market Value</b>	<b>26,503,750</b>	<b>26,410,488</b>
Income Earned	48,908	48,805
Cont/WD		0
Par	26,959,033	27,024,810
Book Value	26,884,837	26,951,278
Cost Value	26,899,972	26,965,751

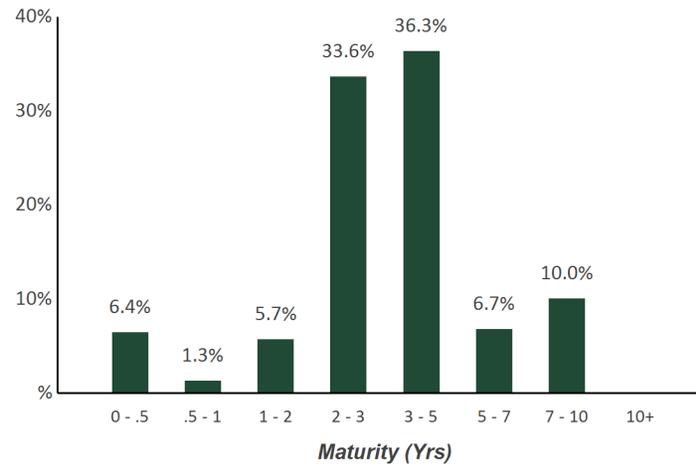
**TOP ISSUERS**

Government of United States	19.8%
Federal Home Loan Bank	14.9%
Federal National Mortgage Assoc	13.5%
Federal Home Loan Mortgage Corp	6.0%
Inter-American Dev Bank	4.7%
Tennessee Valley Authority	3.4%
Intl Bank Recon and Development	2.1%
John Deere ABS	2.1%
<b>Total</b>	<b>66.5%</b>

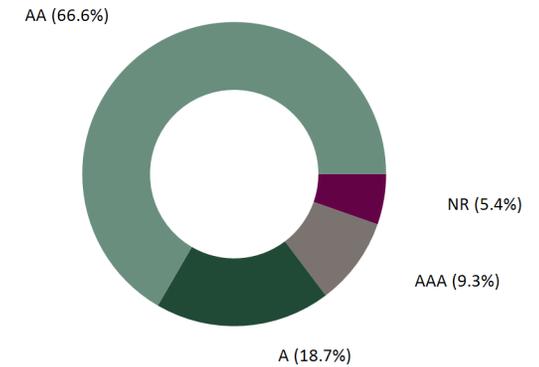
**SECTOR ALLOCATION**



**MATURITY DISTRIBUTION**



**CREDIT QUALITY (S&P)**



**PERFORMANCE REVIEW**

TOTAL RATE OF RETURN	Annualized									
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	5/31/2006	
Northern Cal. Cities Self Ins. Fund Long Term	-0.35%	0.18%	-0.37%	-0.70%	-0.28%	0.74%	1.47%	2.90%	3.56%	
ICE BAML 1-10 Yr US Treasury/Agency Index	-0.49%	-0.10%	-0.71%	-1.10%	-0.86%	0.21%	0.99%	2.25%	3.16%	
ICE BAML 1-10 Yr US Corporate/Govt Rated AAA-A Idx	-0.42%	0.10%	-0.68%	-0.95%	-0.57%	0.59%	1.31%	2.83%	3.31%	

# Statement of Compliance

As of September 30, 2018



## Northern California Cities Self-Insurance Fund - Long Term

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

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies

## Reconciliation Summary

As of September 30, 2018



BOOK VALUE RECONCILIATION		
<b>BEGINNING BOOK VALUE</b>		<b>\$26,884,837.49</b>
<b>Acquisition</b>		
+ Security Purchases	\$0.00	
+ Money Market Fund Purchases	\$110,328.14	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
<b>Total Acquisitions</b>		<b>\$110,328.14</b>
<b>Dispositions</b>		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$0.00	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$44,551.24	
<b>Total Dispositions</b>		<b>\$44,551.24</b>
<b>Amortization/Accretion</b>		
+/- Net Accretion	\$663.15	
		\$663.15
<b>Gain/Loss on Dispositions</b>		
+/- Realized Gain/Loss	\$0.00	
		\$0.00
<b>ENDING BOOK VALUE</b>		<b>\$26,951,277.54</b>

CASH TRANSACTION SUMMARY		
<b>BEGINNING BALANCE</b>		<b>\$44,313.48</b>
<b>Acquisition</b>		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$65,518.04	
Dividend Received	\$258.86	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$44,551.24	
<b>Total Acquisitions</b>	<b>\$110,328.14</b>	
<b>Dispositions</b>		
Withdrawals	\$0.00	
Security Purchase	\$0.00	
Accrued Interest Paid	\$0.00	
<b>Total Dispositions</b>	<b>\$0.00</b>	
<b>ENDING BOOK VALUE</b>		<b>\$154,641.62</b>



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

## MONTHLY ACCOUNT STATEMENT

OCTOBER 1, 2018 THROUGH OCTOBER 31, 2018

### Chandler Team:

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

### Custodian

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

**CHANDLER ASSET MANAGEMENT**  
chandlerasset.com

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



**PORTFOLIO CHARACTERISTICS**

Average Modified Duration	2.40
Average Coupon	1.97%
Average Purchase YTM	2.05%
Average Market YTM	3.03%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.66 yrs
Average Life	2.52 yrs

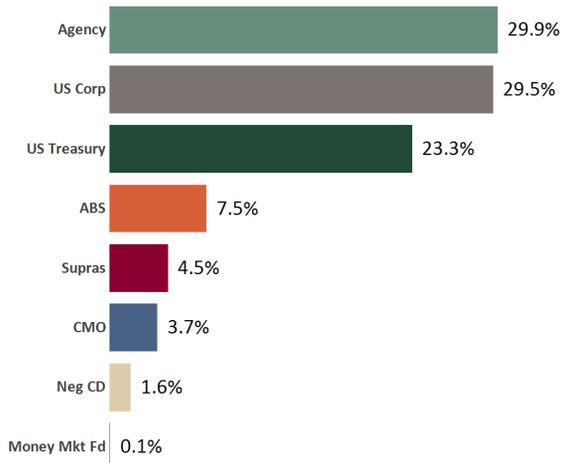
**ACCOUNT SUMMARY**

	Beg. Values as of 9/30/18	End Values as of 10/31/18
Market Value	25,498,315	25,487,907
Accrued Interest	101,839	121,154
<b>Total Market Value</b>	<b>25,600,153</b>	<b>25,609,061</b>
Income Earned	42,857	42,643
Cont/WD		-763
Par	26,105,703	26,120,124
Book Value	26,043,507	26,063,914
Cost Value	26,019,014	26,040,461

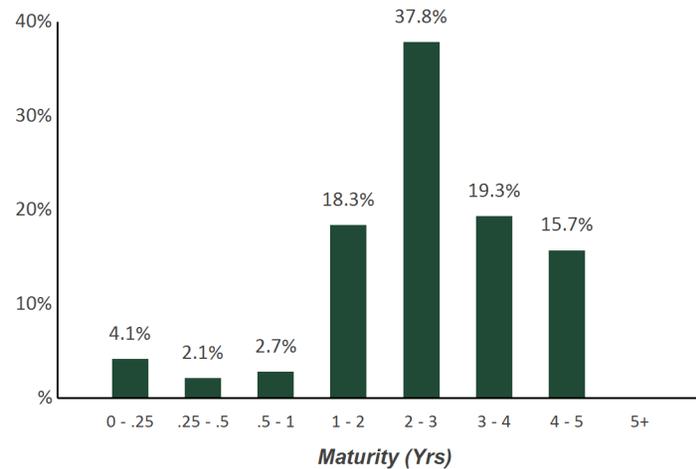
**TOP ISSUERS**

Government of United States	23.3%
Federal National Mortgage Assoc	17.6%
Federal Home Loan Mortgage Corp	9.9%
Federal Home Loan Bank	6.1%
Inter-American Dev Bank	3.8%
Honda ABS	2.1%
John Deere ABS	1.9%
US Bancorp	1.9%
<b>Total</b>	<b>66.4%</b>

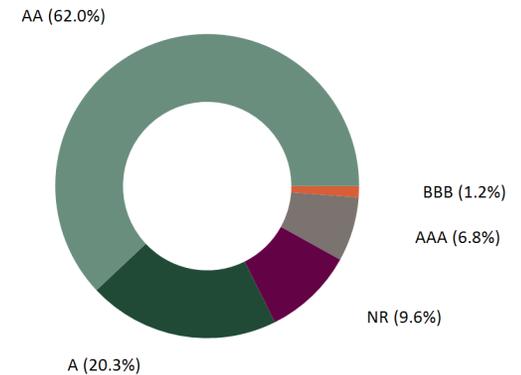
**SECTOR ALLOCATION**



**MATURITY DISTRIBUTION**



**CREDIT QUALITY (S&P)**



**PERFORMANCE REVIEW**

TOTAL RATE OF RETURN	1M	3M	YTD	1YR	Annualized				
					2YRS	3YRS	5YRS	10YRS	12/31/1997
Northern CA Cities Self Ins. Fund Short Term	0.04%	0.32%	0.15%	-0.10%	0.23%	0.73%	0.98%	2.05%	3.76%
ICE BAML 1-5 Yr US Treasury/Agency Index	0.13%	0.28%	-0.05%	-0.33%	-0.14%	0.42%	0.71%	1.56%	3.43%
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	0.10%	0.28%	-0.04%	-0.31%	-0.02%	0.55%	0.83%	1.92%	3.54%

# Statement of Compliance

As of October 31, 2018



## Northern California Cities Self-Insurance Fund - Short Term

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

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody's; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody's ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies *
Money Market Acct	20% maximum; AAA by S&P and Moody's	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% per issuer (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies

\* General Electric (36962G7G3) rated Baa1/BBB+/A was downgraded October 2018; Complied at time of purchase.

## Reconciliation Summary

As of October 31, 2018



BOOK VALUE RECONCILIATION		
<b>BEGINNING BOOK VALUE</b>		<b>\$26,043,506.64</b>
<b>Acquisition</b>		
+ Security Purchases	\$648,736.60	
+ Money Market Fund Purchases	\$564,206.48	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
<b>Total Acquisitions</b>		<b>\$1,212,943.08</b>
<b>Dispositions</b>		
- Security Sales	\$377,156.82	
- Money Market Fund Sales	\$649,912.27	
- MMF Withdrawals	\$762.50	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$85,000.00	
- Calls	\$0.00	
- Principal Paydowns	\$79,110.46	
<b>Total Dispositions</b>		<b>\$1,191,942.05</b>
<b>Amortization/Accretion</b>		
+/- Net Accretion	\$1,563.98	
		\$1,563.98
<b>Gain/Loss on Dispositions</b>		
+/- Realized Gain/Loss	(\$2,157.52)	
		(\$2,157.52)
<b>ENDING BOOK VALUE</b>		<b>\$26,063,914.13</b>

CASH TRANSACTION SUMMARY		
<b>BEGINNING BALANCE</b>		<b>\$105,645.61</b>
<b>Acquisition</b>		
Contributions	\$0.00	
Security Sale Proceeds	\$377,156.82	
Accrued Interest Received	\$775.38	
Interest Received	\$22,086.67	
Dividend Received	\$77.15	
Principal on Maturities	\$85,000.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$79,110.46	
<b>Total Acquisitions</b>	<b>\$564,206.48</b>	
<b>Dispositions</b>		
Withdrawals	\$762.50	
Security Purchase	\$648,736.60	
Accrued Interest Paid	\$1,175.67	
<b>Total Dispositions</b>	<b>\$650,674.77</b>	
<b>ENDING BOOK VALUE</b>		<b>\$19,177.32</b>



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

## MONTHLY ACCOUNT STATEMENT

OCTOBER 1, 2018 THROUGH OCTOBER 31, 2018

### Chandler Team:

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

### Custodian

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

**CHANDLER ASSET MANAGEMENT**  
chandlerasset.com

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



**PORTFOLIO CHARACTERISTICS**

Average Modified Duration	3.30
Average Coupon	2.22%
Average Purchase YTM	2.27%
Average Market YTM	3.13%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.63 yrs
Average Life	3.55 yrs

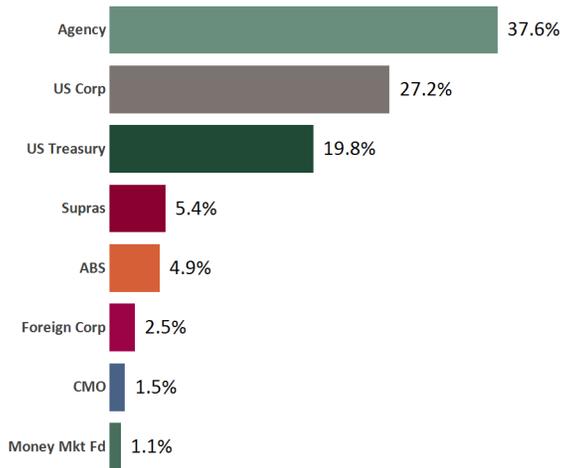
**ACCOUNT SUMMARY**

	Beg. Values as of 9/30/18	End Values as of 10/31/18
Market Value	26,289,113	26,252,588
Accrued Interest	121,375	152,677
<b>Total Market Value</b>	<b>26,410,488</b>	<b>26,405,265</b>
Income Earned	48,805	48,603
Cont/WD		0
Par	27,024,810	27,049,956
Book Value	26,951,278	26,966,072
Cost Value	26,965,751	26,978,413

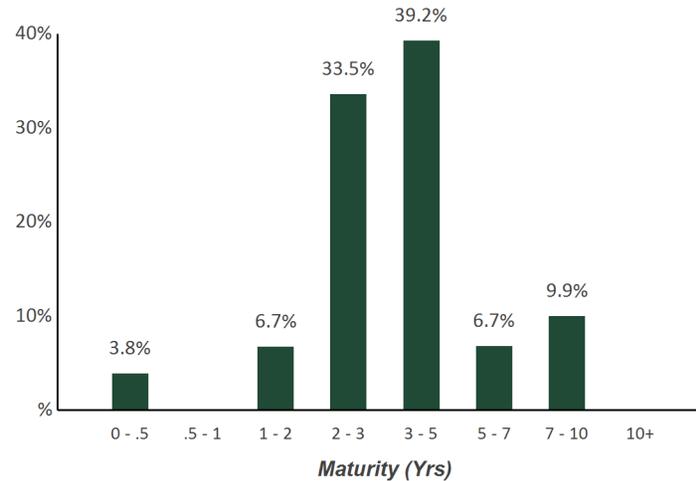
**TOP ISSUERS**

Government of United States	19.8%
Federal Home Loan Bank	14.9%
Federal National Mortgage Assoc	13.5%
Federal Home Loan Mortgage Corp	7.5%
Inter-American Dev Bank	4.7%
Tennessee Valley Authority	3.4%
John Deere ABS	2.1%
State Street Bank	1.5%
<b>Total</b>	<b>67.3%</b>

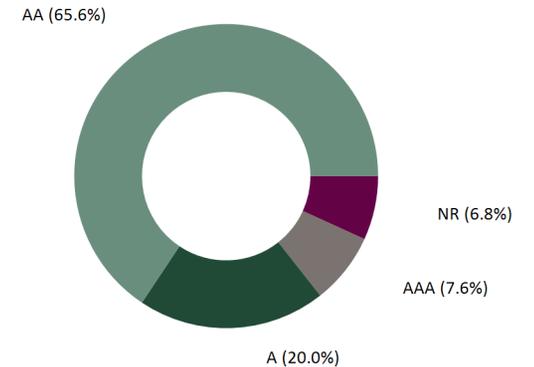
**SECTOR ALLOCATION**



**MATURITY DISTRIBUTION**



**CREDIT QUALITY (S&P)**



**PERFORMANCE REVIEW**

TOTAL RATE OF RETURN	Annualized									
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	5/31/2006	
Northern Cal. Cities Self Ins. Fund Long Term	-0.02%	0.22%	-0.39%	-0.66%	-0.13%	0.79%	1.36%	2.89%	3.53%	
ICE BAML 1-10 Yr US Treasury/Agency Index	0.05%	0.14%	-0.67%	-0.94%	-0.61%	0.34%	0.92%	2.21%	3.14%	
ICE BAML 1-10 Yr US Corporate/Govt Rated AAA-A Idx	-0.04%	0.13%	-0.71%	-0.93%	-0.37%	0.64%	1.20%	2.91%	3.28%	

# Statement of Compliance

As of October 31, 2018



## Northern California Cities Self-Insurance Fund - Long Term

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

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies

## Reconciliation Summary

As of October 31, 2018



BOOK VALUE RECONCILIATION		
<b>BEGINNING BOOK VALUE</b>		<b>\$26,951,277.54</b>
<b>Acquisition</b>		
+ Security Purchases	\$1,084,175.35	
+ Money Market Fund Purchases	\$902,434.13	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
<b>Total Acquisitions</b>		<b>\$1,986,609.48</b>
<b>Dispositions</b>		
- Security Sales	\$587,777.34	
- Money Market Fund Sales	\$765,384.85	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$565,000.00	
- Calls	\$0.00	
- Principal Paydowns	\$51,903.40	
<b>Total Dispositions</b>		<b>\$1,970,065.59</b>
<b>Amortization/Accretion</b>		
+/- Net Accretion	\$757.69	
		\$757.69
<b>Gain/Loss on Dispositions</b>		
+/- Realized Gain/Loss	(\$2,506.82)	
		(\$2,506.82)
<b>ENDING BOOK VALUE</b>		<b>\$26,966,072.30</b>

CASH TRANSACTION SUMMARY		
<b>BEGINNING BALANCE</b>		<b>\$154,641.62</b>
<b>Acquisition</b>		
Contributions	\$0.00	
Security Sale Proceeds	\$587,777.34	
Accrued Interest Received	\$1,466.13	
Interest Received	\$20,498.64	
Dividend Received	\$138.62	
Principal on Maturities	\$565,000.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$51,903.40	
<b>Total Acquisitions</b>	<b>\$1,226,784.13</b>	
<b>Dispositions</b>		
Withdrawals	\$0.00	
Security Purchase	\$1,084,175.35	
Accrued Interest Paid	\$5,559.50	
<b>Total Dispositions</b>	<b>\$1,089,734.85</b>	
<b>ENDING BOOK VALUE</b>		<b>\$291,690.90</b>



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

## MONTHLY ACCOUNT STATEMENT

NOVEMBER 1, 2018 THROUGH NOVEMBER 30, 2018

### Chandler Team:

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

### Custodian

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

**CHANDLER ASSET MANAGEMENT**  
chandlerasset.com

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



**PORTFOLIO CHARACTERISTICS**

Average Modified Duration	2.40
Average Coupon	2.00%
Average Purchase YTM	2.09%
Average Market YTM	3.04%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.68 yrs
Average Life	2.53 yrs

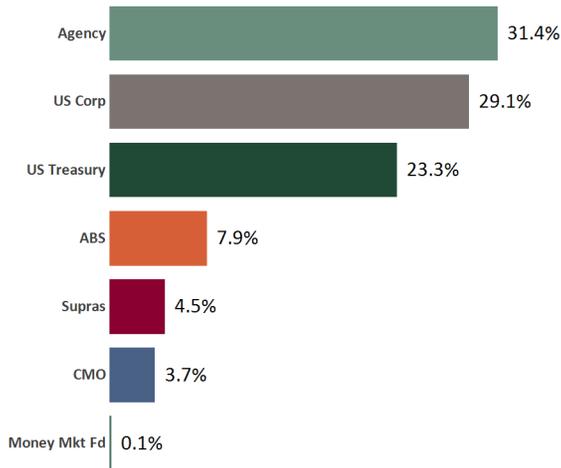
**ACCOUNT SUMMARY**

	Beg. Values as of 10/31/18	End Values as of 11/30/18
Market Value	25,487,907	25,590,218
Accrued Interest	121,154	119,156
<b>Total Market Value</b>	<b>25,609,061</b>	<b>25,709,374</b>
Income Earned	42,643	43,548
Cont/WD		0
Par	26,120,124	26,176,960
Book Value	26,063,914	26,109,461
Cost Value	26,040,461	26,089,157

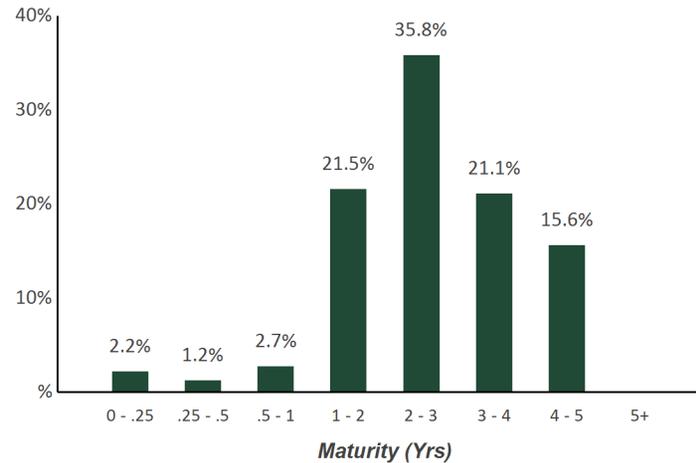
**TOP ISSUERS**

Government of United States	23.3%
Federal National Mortgage Assoc	17.6%
Federal Home Loan Mortgage Corp	9.8%
Federal Home Loan Bank	7.7%
Inter-American Dev Bank	3.8%
Honda ABS	2.1%
US Bancorp	1.9%
John Deere ABS	1.8%
<b>Total</b>	<b>67.9%</b>

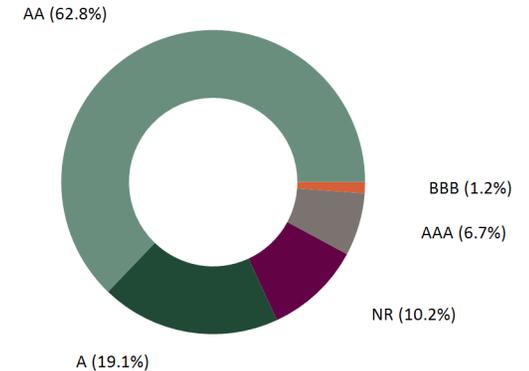
**SECTOR ALLOCATION**



**MATURITY DISTRIBUTION**



**CREDIT QUALITY (S&P)**



**PERFORMANCE REVIEW**

TOTAL RATE OF RETURN	Annualized									
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	12/31/1997	
Northern CA Cities Self Ins. Fund Short Term	0.39%	0.26%	0.54%	0.57%	0.84%	0.94%	1.03%	1.88%	3.76%	
ICE BAML 1-5 Yr US Treasury/Agency Index	0.48%	0.33%	0.43%	0.42%	0.56%	0.68%	0.78%	1.40%	3.44%	
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	0.42%	0.27%	0.39%	0.40%	0.64%	0.77%	0.89%	1.75%	3.55%	

# Statement of Compliance

As of November 30, 2018



## Northern California Cities Self-Insurance Fund - Short Term

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

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody's; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody's ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complied at time of purchase*
Money Market Acct	20% maximum; AAA by S&P and Moody's	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% per issuer (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies

\* General Electric (36962G7G3) rated Baa1/BBB+/BBB+ was downgraded November 2018 and October 2018; Complied at time of purchase.

## Reconciliation Summary

As of November 30, 2018



BOOK VALUE RECONCILIATION		
<b>BEGINNING BOOK VALUE</b>		<b>\$26,063,914.13</b>
<b>Acquisition</b>		
+ Security Purchases	\$822,390.65	
+ Money Market Fund Purchases	\$840,482.37	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
<b>Total Acquisitions</b>		<b>\$1,662,873.02</b>
<b>Dispositions</b>		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$824,574.48	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$710,000.00	
- Calls	\$0.00	
- Principal Paydowns	\$84,071.96	
<b>Total Dispositions</b>		<b>\$1,618,646.44</b>
<b>Amortization/Accretion</b>		
+/- Net Accretion	\$1,320.21	
		\$1,320.21
<b>Gain/Loss on Dispositions</b>		
+/- Realized Gain/Loss	\$0.00	
		\$0.00
<b>ENDING BOOK VALUE</b>		<b>\$26,109,460.92</b>

CASH TRANSACTION SUMMARY		
<b>BEGINNING BALANCE</b>		<b>\$19,177.32</b>
<b>Acquisition</b>		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$38,835.53	
Dividend Received	\$258.66	
Principal on Maturities	\$710,000.00	
Interest on Maturities	\$7,316.22	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$84,071.96	
<b>Total Acquisitions</b>	<b>\$840,482.37</b>	
<b>Dispositions</b>		
Withdrawals	\$0.00	
Security Purchase	\$822,390.65	
Accrued Interest Paid	\$2,183.83	
<b>Total Dispositions</b>	<b>\$824,574.48</b>	
<b>ENDING BOOK VALUE</b>		<b>\$35,085.21</b>



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

## MONTHLY ACCOUNT STATEMENT

NOVEMBER 1, 2018 THROUGH NOVEMBER 30, 2018

### Chandler Team:

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

### Custodian

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

**CHANDLER ASSET MANAGEMENT**  
chandlerasset.com

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



**PORTFOLIO CHARACTERISTICS**

Average Modified Duration	3.33
Average Coupon	2.26%
Average Purchase YTM	2.30%
Average Market YTM	3.10%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.66 yrs
Average Life	3.58 yrs

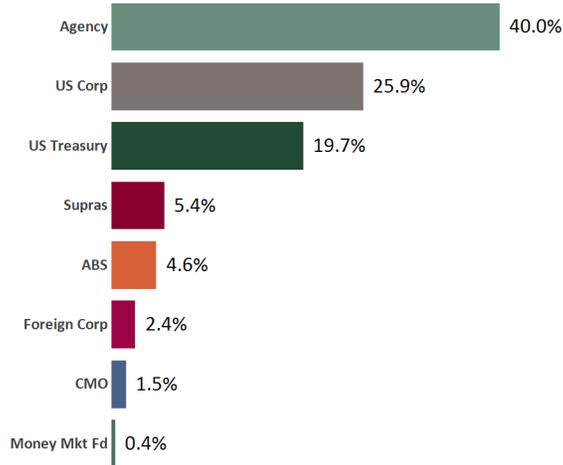
**ACCOUNT SUMMARY**

	Beg. Values as of 10/31/18	End Values as of 11/30/18
Market Value	26,252,588	26,383,330
Accrued Interest	152,677	139,620
<b>Total Market Value</b>	<b>26,405,265</b>	<b>26,522,950</b>
Income Earned	48,603	50,701
Cont/WD		0
Par	27,049,956	27,102,946
Book Value	26,966,072	27,029,830
Cost Value	26,978,413	27,046,119

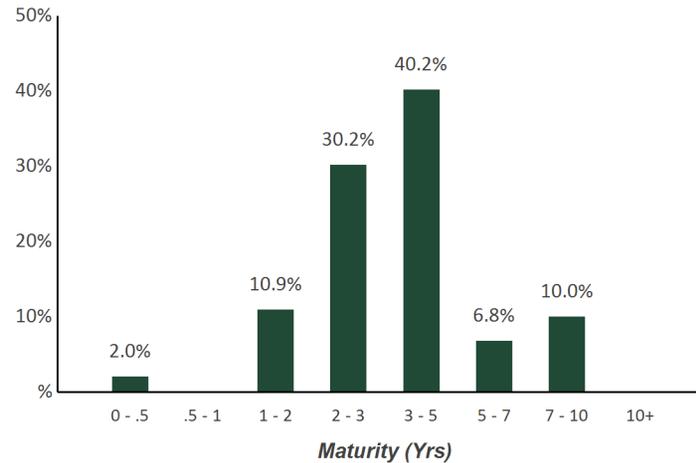
**TOP ISSUERS**

Government of United States	19.7%
Federal Home Loan Bank	17.2%
Federal National Mortgage Assoc	13.5%
Federal Home Loan Mortgage Corp	7.5%
Inter-American Dev Bank	4.7%
Tennessee Valley Authority	3.4%
John Deere ABS	2.0%
Wells Fargo Corp	1.5%
<b>Total</b>	<b>69.4%</b>

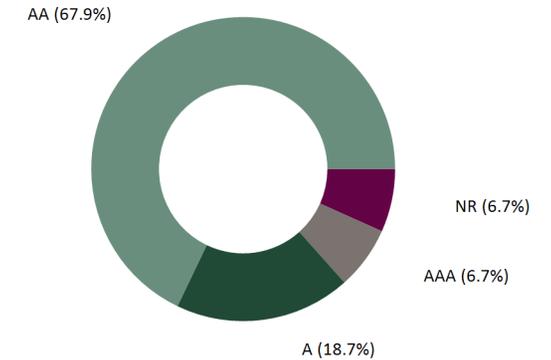
**SECTOR ALLOCATION**



**MATURITY DISTRIBUTION**



**CREDIT QUALITY (S&P)**



**PERFORMANCE REVIEW**

TOTAL RATE OF RETURN	Annualized									
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	5/31/2006	
Northern Cal. Cities Self Ins. Fund Long Term	0.45%	0.07%	0.06%	0.09%	0.82%	1.03%	1.45%	2.57%	3.54%	
ICE BAML 1-10 Yr US Treasury/Agency Index	0.66%	0.22%	-0.01%	0.02%	0.53%	0.67%	1.07%	1.93%	3.17%	
ICE BAML 1-10 Yr US Corporate/Govt Rated AAA-A Idx	0.56%	0.09%	-0.16%	-0.09%	0.73%	0.91%	1.31%	2.62%	3.31%	

# Statement of Compliance

As of November 30, 2018



## Northern California Cities Self-Insurance Fund - Long Term

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

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies

## Reconciliation Summary

As of November 30, 2018



BOOK VALUE RECONCILIATION		
<b>BEGINNING BOOK VALUE</b>		<b>\$26,966,072.30</b>
<b>Acquisition</b>		
+ Security Purchases	\$609,972.00	
+ Money Market Fund Purchases	\$428,384.35	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
<b>Total Acquisitions</b>		<b>\$1,038,356.35</b>
<b>Dispositions</b>		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$614,584.50	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$295,000.00	
- Calls	\$0.00	
- Principal Paydowns	\$65,809.50	
<b>Total Dispositions</b>		<b>\$975,394.00</b>
<b>Amortization/Accretion</b>		
+/- Net Accretion	\$795.08	
		\$795.08
<b>Gain/Loss on Dispositions</b>		
+/- Realized Gain/Loss	\$0.00	
		\$0.00
<b>ENDING BOOK VALUE</b>		<b>\$27,029,829.73</b>

CASH TRANSACTION SUMMARY		
<b>BEGINNING BALANCE</b>		<b>\$291,690.90</b>
<b>Acquisition</b>		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$66,805.08	
Dividend Received	\$769.77	
Principal on Maturities	\$295,000.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$65,809.50	
<b>Total Acquisitions</b>	<b>\$428,384.35</b>	
<b>Dispositions</b>		
Withdrawals	\$0.00	
Security Purchase	\$609,972.00	
Accrued Interest Paid	\$4,612.50	
<b>Total Dispositions</b>	<b>\$614,584.50</b>	
<b>ENDING BOOK VALUE</b>		<b>\$105,490.75</b>



BETTY T. YEE

California State Controller

LOCAL AGENCY INVESTMENT FUND  
REMITTANCE ADVICE

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

As of 10/15/2018, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 09/30/2018.

Earnings Ratio		.00005909460836489
Interest Rate		2.16%
Dollar Day Total	\$	527,043,479.00
Quarter End Principal Balance	\$	7,554,242.51
Quarterly Interest Earned	\$	31,145.43



**Northern California Cities Self Insurance Fund**

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

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

**NCCSIF  
INVESTMENT REPORT  
FOR THE QUARTER ENDING SEPTEMBER 30, 2018**

	<u>MARKET VALUE</u>
CASH:	
(1) Tri Counties Checking	\$ 164,372.20
(2) Local Agency Inv Fund (LAIF)	<u>7,554,242.51</u>
Total Cash	<u>7,718,614.71</u>
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	25,498,315.00
Account no. 171	<u>26,289,113.00</u>
Total Unrestricted Investments	<u>51,787,428.00</u>
<b>TOTAL CASH AND INVESTMENTS</b>	<u><u>\$59,506,042.71</u></u>

- (1) This consists of one checking account and two pass-thru accounts (liability and workers comp claims).
- (2) The LAIF rate of return as of quarter ended September 30, 2018 2.16%
- (3) See attached Investment Activity Reports.

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

\_\_\_\_\_  
Tim Sailsbery, Treasurer

\_\_\_\_\_  
Date

*A Joint Powers Authority*

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

## RISK CONTROL SERVICES AGREEMENT

This Agreement was entered into on July 1, 2019, by and between **BICKMORE** ("BICKMORE") a California corporation located at 1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833 and **Northern California Cities Self Insurance Fund** (NCCSIF) ("CLIENT"), a Joint Powers Authority located at 2180 Harvard Street, Suite 460, Sacramento, CA 95815.

### WITNESSETH

WHEREAS, CLIENT wishes to retain BICKMORE, for itself or a subsidiary, for professional and technical services as set forth below; and

WHEREAS, BICKMORE wishes to provide the aforesaid services;

### NOW THEREFORE

In consideration of the foregoing and the promises and undertakings set forth herein, the parties agree as follows:

1. CONTRACT TERM

This contract period shall be from the commencement of work on July 1, 2019 through June 30, 2022, or through date of extension by mutual written agreement for continued services.

2. GENERAL

BICKMORE hereby agrees to provide CLIENT and its affiliated companies with services as set forth in Exhibit A hereto "Scope of Services". The services will be provided at mutually agreeable locations in California, the scope of which may change during the term of this Agreement. CLIENT hereby agrees to pay BICKMORE and BICKMORE agrees to accept in full satisfaction for its services rendered hereunder, compensation in accordance with the fees specified in the Scope of Services. The terms of this Agreement and its Exhibits, shall constitute the entire contract between the parties. This Agreement may be amended or modified only in writing if agreed to and signed by BICKMORE and CLIENT.

3. INDEPENDENT CONTRACTOR

BICKMORE agrees that its relationship to CLIENT is that of an independent contractor and, as such, that BICKMORE is wholly responsible for all of its own taxes, withholdings and/or similar matters. It is agreed and understood that BICKMORE has no authority or power to act for, enter into contracts of any type or incur any liability or obligation on behalf of or for CLIENT.

4. CLIENT RESPONSIBILITIES

A. CLIENT shall provide the data and access to personnel necessary to assist BICKMORE in performing the Services, including but not limited to those listed in Exhibit A Attached.

B. CLIENT acknowledges that in performing the Services, BICKMORE shall rely on all information furnished by CLIENT and on any decisions made or approvals given by Client in connection with the Services. BICKMORE shall be under no obligation to verify or investigate the accuracy or completeness of the data and information provided by Client, and BICKMORE shall have no liability or responsibility for any inaccuracies in the data or information and/or for any reports, services, materials, or documents prepared or provided to Client based on such inaccurate or incomplete data or information.

5. DEFEND & INDEMNIFY

A. CLIENT shall indemnify, defend and hold harmless BICKMORE, its directors, officers, agents and employees from any and all causes of actions, claims, damage loss, costs, and expenses attributable to the negligent or otherwise wrongful acts or omissions of CLIENT or CLIENT's employees, agents, representatives or contractors.

B. BICKMORE shall indemnify, defend and hold harmless CLIENT, its directors, officers, agents and employees from any and all causes of actions, claims, damage loss, costs, and expenses attributable to the negligent or otherwise wrongful acts or omissions of BICKMORE or BICKMORE's employees, agents, representatives or contractors.

C. BICKMORE shall indemnify, defend, and hold harmless CLIENT, its directors, officers, agents and employees from any and all causes of actions, claims, damage, loss, costs and expenses resulting from BICKMORE's failure to protect against disclosure of Confidential Information, as defined in Section 6, as well as for BICKMORE's misappropriation of Confidential Information, as defined in Section 6.

D. BICKMORE shall defend and indemnify CLIENT from and against all claims, damage, liability and expenses (including but not limited to court costs and reasonable attorney's fees) related to or arising out of allegations that the services rendered by BICKMORE infringe on any patent, copyright or other intellectual property right enforceable in the United States.

E. The above defense, indemnification and hold harmless undertakings by the parties shall survive the termination of this Agreement. A party seeking indemnification (the "Indemnified Party") shall promptly notify the other (the "Indemnifying Party") of any of the above circumstances for which indemnification is sought, following actual knowledge of the facts giving rise to such indemnification, provided however that the failure to give such notice shall not relieve the indemnifying party of its obligations hereunder except to the extent that such indemnifying party is prejudiced by such failure. In the event that any third party claim is brought, the Indemnifying Party shall have the right and option to undertake and control of the defense of such action with counsel of its choice, subject to reasonable approval of the Indemnified Party.

6. CONFIDENTIALITY

BICKMORE, or anyone acting on its behalf, acknowledges that it may receive CLIENT's confidential or proprietary business information or trade secrets of CLIENT in the course of rendering its services. In addition, BICKMORE, or anyone acting on its behalf, acknowledges that CLIENT has in its possession insurance claim files of others, and that those files contain non-public personal information protected against disclosure by the Gramm-Leach-Bliley Act, 15 U.S.C. 6801-6809, et. seq and/or personal health information protected against disclosure by the Health Insurance Portability and Accountability Act, 42 U.S.C. 1301, et. seq. ("HIPAA"). The information in those files and CLIENT's confidential or proprietary business information or trade secrets are collectively referred to as "Confidential Information". As between CLIENT and BICKMORE and for purposes of this Agreement, all Confidential Information shall be deemed owned by CLIENT. BICKMORE, or anyone acting on its behalf, agrees to hold such Confidential Information in confidence and to protect such Confidential Information with at least the same degree of care as it normally exercises to protect its own confidential or proprietary information or trade secrets of a similar nature. BICKMORE, or anyone acting on its behalf, further agrees to not disclose such Confidential Information to any third party without the prior written approval of CLIENT. BICKMORE shall promptly notify CLIENT in the event of a failure to comply with its obligations under this Section 4. To the extent required by law, this Agreement shall be a "Business Associate Agreement" as defined and required by HIPAA

BICKMORE agrees that all CLIENT data provided to BICKMORE under this Agreement shall be received in confidence and shall not be disclosed to any third parties, except as reasonably necessary for BICKMORE to perform its services hereunder or to comply with any validly issued subpoena or court order; provided, that to the extent not prohibited by law, BICKMORE shall provide prior written notice of such disclosure to CLIENT so that CLIENT may have a chance to review such disclosure, object to such disclosure, and, if applicable, seek confidential treatment of any data to be included in such disclosure.

The Services and work product provided by BICKMORE hereunder are provided for the exclusive use of CLIENT. Notwithstanding the foregoing, nothing contained herein shall prohibit BICKMORE from using any of BICKMORE's general knowledge or knowledge acquired under this Agreement to perform similar services for others; provided however, that BICKMORE shall not use any of CLIENT's confidential information in providing services to others.

7. TERMINATION OF AGREEMENT

CLIENT and BICKMORE shall have the right to terminate this Agreement, with or without cause, at any time upon 30 days' prior written notice to the other. After this agreement is terminated, CLIENT shall compensate BICKMORE for professional time provided and expenses incurred up to and including the date of termination. All CLIENT Documents secured to the point of contract termination shall be returned to CLIENT upon request.

8. INSURANCE

A. To the extent required by law, BICKMORE will obtain and maintain Workers' Compensation Insurance for its employees, with policy limits no less than the minimum statutory requirements. BICKMORE will provide CLIENT with a Waiver of Subrogation in accordance with the aforementioned Workers' Compensation Insurance. BICKMORE will provide CLIENT with a Certificate of Insurance which reflects the aforesaid coverage.

B. BICKMORE will obtain and maintain Automobile Liability Insurance, Commercial General Liability Insurance, with broad form coverage, including a blanket additional insured endorsement, product liability and completed operations endorsements, without exclusion for cyber liability coverage, as well as Employer Liability Insurance. BICKMORE will provide CLIENT with Certificates of Insurance which reflect the approved limits of liability. The policy limits shall not be less than two million dollars (\$2,000,000) in Automobile Liability Insurance, two million dollars (\$2,000,000) in Commercial General Liability Insurance and one million dollars (\$1,000,000) in Employer Liability Insurance. Professional liability insurance coverage, specific to the services provided under this Agreement, in an amount not less than \$4,000,000 per claim and \$10,000,000 in annual aggregate claims.

9. INTELLECTUAL PROPERTY RIGHTS

CLIENT acknowledges that BICKMORE's computer systems are proprietary. Neither CLIENT nor anyone acting on its behalf will acquire any rights of any kind whatsoever in BICKMORE's systems or any part thereof, whether or not CLIENT performed any work on such systems in connection herewith. Any work product or other activity by either party hereto that is designed to assist BICKMORE in the provision of the Scope of Services, whether related to BICKMORE's systems or otherwise, shall be the sole and exclusive property of BICKMORE

To the extent CLIENT has any rights in anything developed under this Agreement, notwithstanding the foregoing, this Agreement constitutes an assignment to BICKMORE of all patent, copyright, and all other intellectual property developed during the assignment, including without limitation, all rights in

flow charts, code, descriptive materials, data structures, screen layouts and business processes and CLIENT hereby grants and shall grant a perpetual, exclusive, fully-paid, transferable, worldwide license in and to such intellectual property.

10. INTELLECTUAL PROPERTY RIGHTS

In addition to all warranties, expressed or implied, established by statutes or common law, or elsewhere set forth. BICKMORE warrants that all goods provided and/or services rendered will conform to all specifications, drawings, samples and any other description, furnished or adopted by CLIENT, and will be of best quality and fit and sufficient for the purposes intended. BICKMORE warrants that it possesses proper rights to provide services and that said services are free from any lien or encumbrance of any kind. BICKMORE warrants that it and its employees have secured and possess all required licenses necessary to provide the agreed upon goods and/or services. BICKMORE warrants that all goods provided and services rendered comply with all applicable laws, regulations and codes. BICKMORE will undertake to perform such services with reasonable dispatch, diligence and care with the objective of assisting the CLIENT in the furtherance of its goals with respect to the Scope of Services set forth in this Agreement. However, BICKMORE cannot and does not represent that its analysis, evaluation, reports and other activities will identify a precise measure of expected losses, target funding levels, or any other assumptions that will be provided in the Scope of Services. All analysis and recommendations will project an expected range of outcomes that may or may not align with the actual results. Therefore, no analysis, evaluation, report, or recommendation shall constitute an undertaking by BICKMORE on behalf of or for the benefit of the CLIENT or others, to determine or warrant that the projected funding levels or expected losses will be greater than, equal to, or less than actual losses. Furthermore, Bickmore assumes no responsibility for the funding of claims and losses.

11. ASSIGNABILITY

This Agreement, in its entirety and each and every provision hereto, shall inure to the benefit of BICKMORE and its CLIENT. Neither party may assign this Agreement without written consent of the other party and any such assignment shall be null and void.

12. WAIVER

Any failure by either party to enforce or require strict performance of any terms or conditions of this Agreement shall not constitute a waiver thereof by such and party may at any time avail itself of the remedies it may have for any breach of the terms hereof.

13. PRIOR AGREEMENTS

The terms and conditions of this Agreement, including those terms and conditions set forth in the Scope of Services, shall supersede any and all prior agreements between CLIENT and BICKMORE and render those prior agreements null and void.

14. GOVERNING LAW

This Agreement shall be governed by the laws of the State of California, without giving effect to any Conflict of Laws principles.

15. DISPUTES

In the event of a dispute between the parties leading to litigation, the parties agree and stipulate that such litigation shall be resolved in the Superior Court of the State of California. In the event of a dispute between the parties resulting in litigation, the prevailing party may, in addition to any other relief obtained, recover its court costs and reasonable attorney's fees.

16. LIMITATION OF LIABILITY

Neither party shall be responsible to the other for any indirect, special, incidental, consequential, exemplary or punitive damages in connection with this Agreement. The maximum liability of either party to the other shall not exceed an amount equal to the aggregate fees paid and fees expected to be paid pursuant hereto during the term of this Agreement.

17. NAME USAGE

Except as necessary for CLIENT to perform its duties as set forth in this Agreement, CLIENT shall not utilize BICKMORE's trade names, logos, trademarks, service marks or other identification in any press release, advertisement, marketing material, promotional literature, article, presentation or other type of communication, without the prior written consent of BICKMORE, which consent may be withheld or denied in BICKMORE's sole discretion.

18. NON-SOLICITATION

CLIENT shall not hire any employee of BICKMORE or induce any employee of BICKMORE to terminate his or her employment (or encourage, and aid or abet any third party to do the same) at any time during which this Agreement or any extension or renewal thereof is in effect and for a period of twelve (12) months thereafter. CLIENT agrees and acknowledges that BICKMORE has invested time and resources in training its personnel and that BICKMORE will suffer harm, the extent of which is difficult to quantify, should CLIENT directly or indirectly cause BICKMORE's employee to terminate their employment with BICKMORE. Therefore, in the event that CLIENT violates this provision, CLIENT shall be liable to BICKMORE for liquidated damages in a sum equal to the employee's salary for two (2) years based on the employee's salary over the two (2) months prior to the termination of that employee's employment with BICKMORE.

19. REPRESENTATIONS

The services to be provided by BICKMORE are not of a legal, tax or accounting nature and BICKMORE shall in no event give, or be required to give, any legal opinion or provide any legal, tax or accounting representation to CLIENT.

NORTHERN CALIFORNIA CITIES  
SELF INSURANCE FUND

BICKMORE

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Name: \_\_\_\_\_

Print Title: \_\_\_\_\_

Title: \_\_\_\_\_

Execution Date: \_\_\_\_\_

Execution Date: \_\_\_\_\_

## **Exhibit A**

### **SCOPE OF SERVICES**

Services will be coordinated with the NCCSIF Risk Management Committee, and at its direction, annual services will include:

**Focused Risk Assessments/Action Plan - \$27,280 (22 members, one service day/member @ \$1,240/service day)**

Conduct a focused risk assessment for each member including discussion on member's specific needs, develop action plans and review the available risk control resources. Maintain and update the member's progress and scorecard throughout the year.

**Member Services - \$81,840 (22 members, 3 service days/member @ \$1,240/service day)**

Provide the equivalent of three days (provided in half day and/or full day increments) of risk management and risk control services to each member; facilitate Risk Management 101 for Supervisors and Managers; and, provide risk control services orientations to new risk management committee members. Risk management and risk control services may include assisting with best practice recommendations identified in the risk assessments, providing on-site training, participating/facilitating in committee meetings, ergonomic evaluations, developing written programs/policies, inspecting facilities, providing incident root cause and trend analysis, and other consulting services.

**NCCSIF Meetings - \$21,000 (6 meetings/year @ flat rate \$3,500/meeting)**

At least one Bickmore staff will prepare, attend and participate in the meetings which may include:

- Risk Management Committee
- Police Risk Management Committee
- Executive Committee (when CLIENT requested)
- Board of Directors meeting (when CLIENT requested)

Pricing includes staff time for staff report development, analysis/research of topics, training coordination, agenda preparation, meeting attendance, travel time, and expenses.

**Phone and Email Consultation - \$22,320 (1.5 service days/month @ \$1,240/service day)**

Provide members with unlimited access to a risk control professional for technical information and guidance. This service provides one central resource to help answer questions about occupational safety and health, risk management and CLIENT best practices.

**Safety Communication/Resource Development - \$7,440 (6 service days @ \$1,240/service day)**

Timely safety topic information will be provided to NCCSIF members on a regular basis. In addition the Bickmore website will be updated regularly, and links will be provided in the safety communication.

**Training Coordination - \$18,600 (15 service days @ \$1,240/service day)**

Coordination of member services and eight regional trainings per year (four topics offered in a Northern and Southern member location). Service may include topic research, trainer and location selection, announcements, electronic registration management, materials development, coordination and facilitation of services and/or attendance and participation at training.

**Bickmore Risk Control Website Resources - (no additional cost)**

Members will have unlimited access to all the resources available on the Bickmore Risk Control website which includes over 300 on-line streaming videos, hundreds of safety training handouts and risk management regulatory publications, recorded safety webinars, sample programs, forms, and checklists. Members will also receive invitations to participate in all live webinars.

Total Cost: \$178,480.00

## **COST OF SERVICES**

### **Fee Structure**

1. All services identified in this agreement will be provided for the not-to-exceed fee of \$178,480.00 annually. This rate includes mileage travel expenses, and value-added services such as access to streaming videos, webinars, and safety communications.
2. BICKMORE will invoice CLIENT monthly at a rate of \$14,873.33, with payment due on the last day of the month of service for the life of the Agreement.
3. CLIENT will be asked to reimburse BICKMORE for any pre-approved additional expense(s) incurred that are beyond the scope of the Agreement. This will include such things as industrial hygiene lab work and supplies, training materials, refreshments for training attendees, etc.

### **Additional Services**

Additional services consistent with this proposal will be available to CLIENT on a time and materials basis. Fees for such additional services will be negotiated on an as-needed basis.



BACK TO AGENDA

Northern California Cities Self Insurance Fund  
Training and Board of Directors Meeting  
December 13, 2018

Agenda Item H.1.

**QUARTERLY FINANCIAL REPORT  
FOR PERIOD ENDING SEPTEMBER 30, 2018**

**ACTION ITEM**

**ISSUE:** The Board receives a quarterly report on the financial status of NCCSIF. Marcus Beverly will present the NCCSIF's Financials for the Quarter ending September 30, 2018.

**RECOMMENDATION:** Receive and file the Quarterly Financials as presented.

**FISCAL IMPACT:** None.

**BACKGROUND:** Each quarter the Board reviews the quarterly financials for accuracy and refers questions for follow-up, or receives and files the report as presented.

**ATTACHMENT(S):** Quarterly Financial Report for Period Ending September 30, 2018

**FINANCIAL REPORT**

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**SEPTEMBER 30, 2018  
AND FOR THE  
QUARTER THEN ENDED**

# **Northern California Cities Self Insurance Fund**

**Northern California Cities Self Insurance Fund**  
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**September 30, 2018**

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**James Marta & Company LLP**

*Certified Public Accountants*

*Accounting, Auditing, Tax, and Consulting*

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## ACCOUNTANT'S COMPILATION REPORT

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

Management is responsible for the accompanying statement of financial position of Northern California Cities Self Insurance Fund as of September 30, 2018, and the related statement of revenues, expenses and changes in net position and statement of cash flows for the fiscal year then ended and the related notes to the financial statements in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or the completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

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

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

Management has elected to present designations of net position on the Statement of Net Position as of September 30, 2018, contrary to accounting principles generally accepted in the United States of America which bar the presentation of designations of net position on the Statement of Net Position.

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

*James Marta & Company LLP*

James Marta & Company LLP  
Certified Public Accountants  
Sacramento, California  
November 30, 2018

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Statement of Net Position  
September 30, 2018**

<b>Assets</b>	
Current Assets	
Cash and Cash Equivalents	\$ 7,718,611
Accounts Receivable	-
Interest Receivable	223,213
Excess Accounts Receivable	902,249
Prepaid Expense	<u>3,104,490</u>
Total Current Assets	<u>11,948,563</u>
Non-Current Assets	
Investments*	<u>51,787,428</u>
Total Assets	<u>\$ 63,735,991</u>
<b>Liabilities &amp; Net Position</b>	
Current Liabilities	
Accounts Payable	\$ 44,511
Unearned Revenue	<u>5,897,748</u>
Total Current Liabilities	<u>5,942,259</u>
Non-Current Liabilities	
Outstanding Liabilities*	39,390,930
ULAE*	<u>1,811,747</u>
Total Non-Current Liabilities	<u>41,202,677</u>
Total Liabilities	<u>\$ 47,144,936</u>
Net Position	
Designated for Contingency	200,000
Designated for Risk Management	342,820
Undesignated	<u>16,048,235</u>
Total Net Position	<u>16,591,055</u>
Liability & Net Position	<u>\$ 63,735,991</u>

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

**Northern California Cities Self Insurance Fund**  
**(Governmental Enterprise Fund)**  
**Statement of Revenues, Expenses and Changes in Net Position**  
**For the Quarter Ended September 30, 2018**

Operating Income		
Administration Deposit	\$	324,510
Banking Layer Deposit		2,141,752
Shared Risk Layer		1,374,750
Excess Deposit/Premium		684,780
Property/Crime Insurance Income		299,587
Banking Layer Assessment		-
Shared Risk Refund		-
Banking Layer Refund		-
Risk Management Grants		-
Other Income		133,710
Total Operating Income		<u>4,959,089</u>
Operating Expenses		
Claims Paid		2,283,397
O/S Liability adj.		470,471
ULAE		37,433
Consultants		30,472
Safety Service		109,376
Claims Administration		195,276
Program Administration		103,644
Board Expenses		(244)
Excess Insurance		686,077
Property/Crime Insurance Expense		304,459
Member Identity Theft Protection		-
Total Operating Expenses		<u>4,223,701</u>
Operating Income (Loss)		735,388
Non-Operating Income		
Change in Fair Market Value		(102,532)
Investment Income		339,204
Total Non-Operating Income		<u>236,672</u>
Change in Net Position		972,060
Beginning Net Position		<u>15,618,995</u>
Ending Net Position	\$	<u>16,591,055</u>

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Statement of Cash Flows  
For the Quarter Ended September 30, 2018**

<b>Cash flows from operating activities:</b>	
Cash received from members	\$ 8,929,243
Cash paid for claims	(1,695,478)
Cash paid for insurance	(3,910,697)
Cash paid to vendors	(586,996)
Cash (paid) received for dividends	<u>1,227,726</u>
Net cash provided by (used in) operating activities	<u>3,963,798</u>
<b>Cash flows from investing activities:</b>	
Investment income received	322,388
Purchases of investments	(4,395,712)
Proceeds from sale or maturity of investments	<u>4,074,087</u>
Net cash provided by (used in) investing activities	<u>763</u>
Net increase (decrease) in cash and cash equivalents	3,964,561
Cash and cash equivalents, beginning of year	<u>4,333,881</u>
Cash and cash equivalents, end of year	<u>\$ 8,298,442</u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:	
Operating income (loss)	\$ 735,388
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:	
(Increase) decrease in:	
Member receivable	112,643
Excess receivable	36,179
Prepaid expense	(3,053,041)
(Decrease) increase in:	
Accounts payable	(12,255)
Unearned revenue	5,085,241
Unpaid claims and claim adjustment expenses	<u>1,059,646</u>
Net cash provided by (used in) operating activities	<u>\$ 3,963,801</u>
Supplemental information:	
Noncash non-operating and investing activities	
Net change in fair value of investments	<u>\$ (102,532)</u>

See Ac

## **SUPPLEMENTARY INFORMATION**

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

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Net Position - Liability  
September 30, 2018**

	<b>Total All Layers</b>	<b>Admin Layer</b>	<b>Shared Layer</b>	<b>Total Banking Layer</b>
<b>Current Assets</b>				
Cash and Cash Equivalents	\$ 5,123,550	\$ 908	\$ 4,985,462	\$ 137,180
Accounts Receivable	-	-	-	-
Interest Receivable	54,808	1,258	30,220	23,330
Excess Accounts Receivable	581,864	-	581,864	-
Prepaid Expense	1,899,890	105,412	1,794,478	-
<b>Total Current Assets</b>	<b>7,660,112</b>	<b>107,578</b>	<b>7,392,024</b>	<b>160,510</b>
<b>Non-Current Assets</b>				
Investments*	10,864,198	536,717	3,826,525	6,500,956
<b>Total Assets</b>	<b>\$ 18,524,310</b>	<b>\$ 644,295</b>	<b>\$ 11,218,549</b>	<b>\$ 6,661,466</b>
<b>Current Liabilities</b>				
Accounts Payable	\$ 32,406	\$ 8,573	\$ 136	\$ 23,697
Unearned Revenue	5,321,522	343,420	3,377,601	1,600,501
<b>Total Current Liabilities</b>	<b>5,353,928</b>	<b>351,993</b>	<b>3,377,737</b>	<b>1,624,198</b>
<b>Non-Current Liabilities</b>				
Outstanding Liabilities*	8,582,077	-	6,177,401	2,404,676
<b>Total Non-Current Liabilities</b>	<b>8,582,077</b>	<b>-</b>	<b>6,177,401</b>	<b>2,404,676</b>
<b>Total Liabilities</b>	<b>\$ 13,936,005</b>	<b>\$ 351,993</b>	<b>\$ 9,555,138</b>	<b>\$ 4,028,874</b>
<b>Net Position</b>				
Designated for Contingency	100,000	100,000	-	-
Undesignated	4,488,305	192,302	1,663,411	2,632,592
<b>Total Net Position</b>	<b>4,588,305</b>	<b>292,302</b>	<b>1,663,411</b>	<b>2,632,592</b>
<b>Liability &amp; Net Position</b>	<b>\$ 18,524,310</b>	<b>\$ 644,295</b>	<b>\$ 11,218,549</b>	<b>\$ 6,661,466</b>

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

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Net Position - Liability  
September 30, 2018**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
<b>Current Assets</b>									
Cash and Cash Equivalents	\$ 5,332	\$ 2,633	\$ 32,286	\$ 4,669	\$ 3,215	\$ 12,468	\$ 2,777	\$ 3,502	\$ 2,984
Accounts Receivable	-	-	0	-	-	-	-	-	-
Interest Receivable	487	727	64	259	623	7,139	1,255	694	86
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
<b>Total Current Assets</b>	<b>5,819</b>	<b>3,360</b>	<b>32,350</b>	<b>4,928</b>	<b>3,838</b>	<b>19,607</b>	<b>4,032</b>	<b>4,196</b>	<b>3,070</b>
<b>Non-Current Assets</b>									
Investments*	141,344	238,911	10,223	83,597	186,073	1,982,267	364,259	183,013	27,396
<b>Total Assets</b>	<b>\$ 147,163</b>	<b>\$ 242,271</b>	<b>\$ 42,573</b>	<b>\$ 88,525</b>	<b>\$ 189,911</b>	<b>\$ 2,001,874</b>	<b>\$ 368,291</b>	<b>\$ 187,209</b>	<b>\$ 30,466</b>
<b>Current Liabilities</b>									
Accounts Payable	\$ 202	\$ 925	\$ 1,667	\$ 192	\$ 140	\$ 7,616	\$ 1,003	\$ 22	\$ 129
Unearned Revenue	30,011	116,986	34,696	30,758	27,745	467,142	78,278	37,619	13,929
<b>Total Current Liabilities</b>	<b>30,213</b>	<b>117,911</b>	<b>36,363</b>	<b>30,950</b>	<b>27,885</b>	<b>474,758</b>	<b>79,281</b>	<b>37,641</b>	<b>14,058</b>
<b>Non-Current Liabilities</b>									
Outstanding Liabilities*	57,444	126,597	97,526	41,529	53,186	824,101	103,951	39,484	12,129
<b>Total Non-Current Liabilities</b>	<b>57,444</b>	<b>126,597</b>	<b>97,526</b>	<b>41,529</b>	<b>53,186</b>	<b>824,101</b>	<b>103,951</b>	<b>39,484</b>	<b>12,129</b>
<b>Total Liabilities</b>	<b>\$ 87,657</b>	<b>\$ 244,508</b>	<b>\$ 133,889</b>	<b>\$ 72,479</b>	<b>\$ 81,071</b>	<b>\$ 1,298,859</b>	<b>\$ 183,232</b>	<b>\$ 77,125</b>	<b>\$ 26,187</b>
<b>Net Position</b>									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	59,506	(2,237)	(91,316)	16,046	108,840	703,015	185,059	110,084	4,279
<b>Total Net Position</b>	<b>59,506</b>	<b>(2,237)</b>	<b>(91,316)</b>	<b>16,046</b>	<b>108,840</b>	<b>703,015</b>	<b>185,059</b>	<b>110,084</b>	<b>4,279</b>
<b>Liability &amp; Net Position</b>	<b>\$ 147,163</b>	<b>\$ 242,271</b>	<b>\$ 42,573</b>	<b>\$ 88,525</b>	<b>\$ 189,911</b>	<b>\$ 2,001,874</b>	<b>\$ 368,291</b>	<b>\$ 187,209</b>	<b>\$ 30,466</b>

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

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Net Position - Liability  
September 30, 2018**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
<b>Current Assets</b>										
Cash and Cash Equivalents	\$ 4,176	\$ 17,287	\$ 7,507	\$ 6,248	\$ 5,165	\$ 6,248	\$ 3,904	\$ 5,311	\$ 3,735	\$ 7,733
Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Interest Receivable	575	1,878	1,252	832	1,198	1,283	215	1,851	195	2,717
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
<b>Total Current Assets</b>	<b>4,751</b>	<b>19,165</b>	<b>8,759</b>	<b>7,080</b>	<b>6,363</b>	<b>7,531</b>	<b>4,119</b>	<b>7,162</b>	<b>3,930</b>	<b>10,450</b>
<b>Non-Current Assets</b>										
Investments*	157,309	430,876	331,886	236,985	320,191	336,679	55,848	588,155	63,841	762,103
<b>Total Assets</b>	<b>\$ 162,060</b>	<b>\$ 450,041</b>	<b>\$ 340,645</b>	<b>\$ 244,065</b>	<b>\$ 326,554</b>	<b>\$ 344,210</b>	<b>\$ 59,967</b>	<b>\$ 595,317</b>	<b>\$ 67,771</b>	<b>\$ 772,553</b>
<b>Current Liabilities</b>										
Accounts Payable	\$ 511	\$ 1,676	\$ 1,892	\$ 263	\$ 476	\$ 1,318	\$ 482	\$ 1,705	\$ 17	\$ 3,461
Unearned Revenue	59,759	101,438	73,861	51,451	59,683	43,255	26,423	180,127	17,951	149,389
<b>Total Current Liabilities</b>	<b>60,270</b>	<b>103,114</b>	<b>75,753</b>	<b>51,714</b>	<b>60,159</b>	<b>44,573</b>	<b>26,905</b>	<b>181,832</b>	<b>17,968</b>	<b>152,850</b>
<b>Non-Current Liabilities</b>										
Outstanding Liabilities*	36,538	248,342	138,046	118,174	58,805	45,922	47,035	130,034	14,387	211,446
<b>Total Non-Current Liabilities</b>	<b>36,538</b>	<b>248,342</b>	<b>138,046</b>	<b>118,174</b>	<b>58,805</b>	<b>45,922</b>	<b>47,035</b>	<b>130,034</b>	<b>14,387</b>	<b>211,446</b>
<b>Total Liabilities</b>	<b>\$ 96,808</b>	<b>\$ 351,456</b>	<b>\$ 213,799</b>	<b>\$ 169,888</b>	<b>\$ 118,964</b>	<b>\$ 90,495</b>	<b>\$ 73,940</b>	<b>\$ 311,866</b>	<b>\$ 32,355</b>	<b>\$ 364,296</b>
<b>Net Position</b>										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	65,252	98,585	126,846	74,177	207,590	253,715	(13,973)	283,451	35,416	408,257
<b>Total Net Position</b>	<b>65,252</b>	<b>98,585</b>	<b>126,846</b>	<b>74,177</b>	<b>207,590</b>	<b>253,715</b>	<b>(13,973)</b>	<b>283,451</b>	<b>35,416</b>	<b>408,257</b>
<b>Liability &amp; Net Position</b>	<b>\$ 162,060</b>	<b>\$ 450,041</b>	<b>\$ 340,645</b>	<b>\$ 244,065</b>	<b>\$ 326,554</b>	<b>\$ 344,210</b>	<b>\$ 59,967</b>	<b>\$ 595,317</b>	<b>\$ 67,771</b>	<b>\$ 772,553</b>

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

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability  
For the Quarter Ended September 30, 2018**

	Total			
	All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 114,474	\$ 114,474	\$ -	\$ -
Banking Layer Deposit	533,500	-	-	533,500
Shared Risk Layer	524,000	-	524,000	-
Excess Deposit/Premium	302,280	-	302,280	-
Property/Crime Insurance Income	299,587	-	299,587	-
Banking Layer Assessment	-	-	-	-
Banking Layer Refund	-	-	-	-
<b>Total Operating Income</b>	<b>1,907,551</b>	<b>248,184</b>	<b>1,125,867</b>	<b>533,500</b>
Operating Expenses				
Claims Paid	979,412	-	549,139	430,273
O/S Liability adj.	(166,086)	-	(141,332)	(24,754)
Consultants	16,505	16,505	-	-
Safety Service	62,531	62,531	-	-
Claims Administration	20,900	20,900	-	-
Program Administration	55,340	55,340	-	-
Board Expenses	(122)	(122)	-	-
Excess Insurance	293,700	-	293,700	-
Property/Crime Insurance Expense	304,459	-	304,459	-
<b>Total Operating Expense</b>	<b>1,566,639</b>	<b>155,154</b>	<b>1,005,966</b>	<b>405,519</b>
Operating Income (Loss)	340,912	93,030	119,901	127,981
Non-Operating Income				
Change in Fair Market Value	(25,176)	(578)	(13,882)	(10,716)
Investment Income	86,931	2,199	47,518	37,214
<b>Total Non-Operating Income</b>	<b>61,755</b>	<b>1,621</b>	<b>33,636</b>	<b>26,498</b>
Change in Net Position	402,667	94,651	153,537	154,479
Beginning Net Position	4,185,638	197,651	1,509,874	2,478,113
Ending Net Position	\$ 4,588,305	\$ 292,302	\$ 1,663,411	\$ 2,632,592

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability  
For the Quarter Ended September 30, 2018**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Operating Income									
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	10,004.00	38,995.00	11,565	10,253.00	9,248.00	155,714.00	26,093.00	12,540.00	4,643
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-
<b>Total Operating Income</b>	<b>10,004</b>	<b>38,995</b>	<b>11,565</b>	<b>10,253</b>	<b>9,248</b>	<b>155,714</b>	<b>26,093</b>	<b>12,540</b>	<b>4,643</b>
Operating Expenses									
Claims Paid	1,733	25,575	15,621	3,068	177	177,508	11,968	18,554	2,049
O/S Liability adj.	10,941	(15,423)	9,846	(1,105)	5,437	(42,981)	(27,214)	(6,329)	(697)
Consultants	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-
<b>Total Operating Expense</b>	<b>12,674</b>	<b>10,152</b>	<b>25,467</b>	<b>1,963</b>	<b>5,614</b>	<b>134,527</b>	<b>(15,246)</b>	<b>12,225</b>	<b>1,352</b>
<b>Operating Income (Loss)</b>	<b>(2,670)</b>	<b>28,843</b>	<b>(13,902)</b>	<b>8,290</b>	<b>3,634</b>	<b>21,187</b>	<b>41,339</b>	<b>315</b>	<b>3,291</b>
Non-Operating Income									
Change in Fair Market Value	(224)	(334)	(29)	(119)	(286)	(3,279)	(577)	(319)	(39)
Investment Income	784	1,292	115	407	936	11,312	1,946	1,116	156
<b>Total Non-Operating Income</b>	<b>560</b>	<b>958</b>	<b>86</b>	<b>288</b>	<b>650</b>	<b>8,033</b>	<b>1,369</b>	<b>797</b>	<b>117</b>
<b>Change in Net Position</b>	<b>(2,110)</b>	<b>29,801</b>	<b>(13,816)</b>	<b>8,578</b>	<b>4,284</b>	<b>29,220</b>	<b>42,708</b>	<b>1,112</b>	<b>3,408</b>
<b>Beginning Net Position</b>	<b>61,616</b>	<b>(32,038)</b>	<b>(77,500)</b>	<b>7,468</b>	<b>104,556</b>	<b>673,795</b>	<b>142,351</b>	<b>108,972</b>	<b>871</b>
<b>Ending Net Position</b>	<b>\$ 59,506</b>	<b>\$ (2,237)</b>	<b>\$ (91,316)</b>	<b>\$ 16,046</b>	<b>\$ 108,840</b>	<b>\$ 703,015</b>	<b>\$ 185,059</b>	<b>\$ 110,084</b>	<b>\$ 4,279</b>

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability  
For the Quarter Ended September 30, 2018**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income										
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	19,920.00	33,813	24,620.00	17,150.00	19,894.00	14,418	8,808.00	60,042	5,984.00	49,796
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Income</b>	<b>19,920</b>	<b>33,813</b>	<b>24,620</b>	<b>17,150</b>	<b>19,894</b>	<b>14,418</b>	<b>8,808</b>	<b>60,042</b>	<b>5,984</b>	<b>49,796</b>
Operating Expenses										
Claims Paid	11,474	70,517	35,722	7,495	16,413	3,178	14,075	8,133	-	7,013
O/S Liability adj.	(7,551)	28,535	(41,691)	36,131	(4,929)	12,845	(6,913)	(4,532)	2,594	28,282
Consultants	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Expense</b>	<b>3,923</b>	<b>99,052</b>	<b>(5,969)</b>	<b>43,626</b>	<b>11,484</b>	<b>16,023</b>	<b>7,162</b>	<b>3,601</b>	<b>2,594</b>	<b>35,295</b>
<b>Operating Income (Loss)</b>	<b>15,997</b>	<b>(65,239)</b>	<b>30,589</b>	<b>(26,476)</b>	<b>8,410</b>	<b>(1,605)</b>	<b>1,646</b>	<b>56,441</b>	<b>3,390</b>	<b>14,501</b>
Non-Operating Income										
Change in Fair Market Value	(264)	(863)	(575)	(382)	(550)	(589)	(99)	(850)	(90)	(1,248)
Investment Income	982	2,969	1,950	1,314	1,889	1,960	349	3,106	328	4,303
<b>Total Non-Operating Income</b>	<b>718</b>	<b>2,106</b>	<b>1,375</b>	<b>932</b>	<b>1,339</b>	<b>1,371</b>	<b>250</b>	<b>2,256</b>	<b>238</b>	<b>3,055</b>
<b>Change in Net Position</b>	<b>16,715</b>	<b>(63,133)</b>	<b>31,964</b>	<b>(25,544)</b>	<b>9,749</b>	<b>(234)</b>	<b>1,896</b>	<b>58,697</b>	<b>3,628</b>	<b>17,556</b>
<b>Beginning Net Position</b>	<b>48,537</b>	<b>161,718</b>	<b>94,882</b>	<b>99,721</b>	<b>197,841</b>	<b>253,949</b>	<b>(15,869)</b>	<b>224,754</b>	<b>31,788</b>	<b>390,701</b>
<b>Ending Net Position</b>	<b>\$ 65,252</b>	<b>\$ 98,585</b>	<b>\$ 126,846</b>	<b>\$ 74,177</b>	<b>\$ 207,590</b>	<b>\$ 253,715</b>	<b>\$ (13,973)</b>	<b>\$ 283,451</b>	<b>\$ 35,416</b>	<b>\$ 408,257</b>

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Cash Flows - Liability  
For the Quarter Ended September 30, 2018**

	<b>Total All Layers</b>	<b>Admin Layer</b>	<b>Shared Layer</b>	<b>Total Banking Layer</b>
<b>Cash flows from operating activities:</b>				
Cash received from members	\$ 6,558,582	\$ 591,603	\$ 4,503,468	\$ 1,463,511
Cash paid for claims	(708,548)	-	(549,157)	(159,391)
Cash paid for insurance	(2,341,188)	-	(2,341,188)	-
Cash paid to vendors	(273,894)	(255,137)	2	(18,759)
Cash (paid) received for dividends	418,327	-	-	418,327
Net cash provided by (used in) operating activities	<u>3,653,279</u>	<u>336,466</u>	<u>1,613,125</u>	<u>1,703,688</u>
<b>Cash flows from investing activities:</b>				
Investment income received	78,331	1,765	39,226	37,340
Net investment (purchases) sales	516,264	(398,723)	2,542,220	(1,627,233)
Net cash provided by (used in) investing activities	<u>594,595</u>	<u>(396,958)</u>	<u>2,581,446</u>	<u>(1,589,893)</u>
Net increase (decrease) in cash and cash equivalents	4,247,874	(60,492)	4,194,571	113,795
Cash and cash equivalents, beginning of year	1,015,369	6,193	790,872	218,304
Cash and cash equivalents, end of year	<u>\$ 5,123,550</u>	<u>\$ 908</u>	<u>4,985,462</u>	<u>137,180</u>
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 340,912	\$ 93,030	119,901	127,981
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	-	-	-	-
Excess receivable	(18)	-	(18)	-
Prepaid expense	(1,848,441)	(105,412)	(1,743,029)	-
(Decrease) increase in:				
Accounts payable	(13,327)	5,430	2	(18,759)
Unearned revenue	5,069,357	343,418	3,377,601	1,348,338
Unpaid claims and claim adjustment expenses	104,796	-	(141,332)	246,128
Net cash provided by (used in) operating activities	<u>\$ 3,653,279</u>	<u>\$ 336,466</u>	<u>\$ 1,613,125</u>	<u>\$ 1,703,688</u>
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	<u>\$ (25,176)</u>	<u>\$ (578)</u>	<u>\$ (13,882)</u>	<u>\$ (10,716)</u>

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Cash Flows - Liability  
For the Quarter Ended September 30, 2018**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
<b>Cash flows from operating activities:</b>									
Cash received from members	\$ 40,014	\$ 155,981	\$ 46,261	\$ 10,253	\$ 36,993	\$ 622,856	\$ (79,187)	\$ 38,488	\$ 18,572
Cash paid for claims	33,881	22,366	31,505	323	5,984	4,296	33,126	(44,259)	(18,949)
Cash paid for insurance	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(37)	(3,893)	496	(1,310)	(655)	(2,541)	(459)	(1,400)	(123)
Cash paid for dividends	-	-	-	30,758	-	-	68,519	-	-
Net cash provided by (used in) operating activities	73,858	174,454	78,262	40,024	42,322	624,611	21,999	(7,171)	(500)
<b>Cash flows from investing activities:</b>									
Investment income received	831	1,017	72	467	1,025	11,391	2,353	1,049	136
Net investment (purchases) sales	(46,421)	(147,918)	(3,399)	(32,982)	(45,659)	(512,675)	28,845	(44,278)	(13,192)
Net cash provided by (used in) investing activities	(45,590)	(146,901)	(3,327)	(32,515)	(44,634)	(501,284)	31,198	(43,229)	(13,056)
Net increase (decrease) in cash and cash equivalents	28,268	27,553	74,935	7,509	(2,312)	123,327	53,197	(50,400)	(13,556)
Cash and cash equivalents, beginning of year	4,252	4,083	306	2,268	6,288	65,830	17,595	6,214	637
Cash and cash equivalents, end of year	\$ 5,332	\$ 2,633	\$ 32,286	\$ 4,669	\$ 3,215	\$ 12,468	\$ 2,777	\$ 3,502	\$ 2,984
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:									
Operating income (loss)	\$ (2,670)	\$ 28,843	\$ (13,902)	\$ 8,290	\$ 3,634	\$ 21,187	\$ 41,339	\$ 315	\$ 3,291
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:									
(Increase) decrease in:									
Member receivable	-	-	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-
(Decrease) increase in:									
Accounts payable	(37)	(3,893)	496	(1,310)	(655)	(2,541)	(459)	(1,400)	(123)
Unearned revenue	30,011	116,986	34,696	30,758	27,745	467,142	(36,761)	25,948	13,929
Unpaid claims and claim adjustment expenses	46,555	32,518	56,972	2,286	11,598	138,823	17,880	(32,033)	(17,597)
Net cash provided by (used in) operating activities	\$ 73,859	\$ 174,454	\$ 78,262	\$ 40,024	\$ 42,322	\$ 624,611	\$ 21,999	\$ (7,170)	\$ (500)
Supplemental information:									
Noncash non-operating and investing activities									
Net change in fair value of investments	\$ (224)	\$ (334)	\$ (29)	\$ (119)	\$ (286)	\$ (3,279)	\$ (577)	\$ (319)	\$ (39)

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Cash Flows - Liability  
For the Quarter Ended September 30, 2018**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
<b>Cash flows from operating activities:</b>										
Cash received from members	\$ 79,678	\$ 61,524	\$ 68,073	\$ 38,613	\$ 19,894	\$ 6,459	\$ 28,920	\$ 238,469	\$ 20,020	\$ 11,630
Cash paid for claims	(8,536)	61,781	(10,144)	13,464	(150,564)	(34,673)	24,017	(80,998)	(5,933)	(36,078)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(126)	(526)	(1,605)	(714)	(28)	569	(24)	(6,844)	-	461
Cash paid for dividends	-	28,776	-	29,988	59,683	51,214	-	-	-	149,389
Net cash provided by (used in) operating activities	71,016	151,555	56,324	81,351	(71,015)	23,569	52,913	150,627	14,087	125,402
<b>Cash flows from investing activities:</b>										
Investment income received	521	3,016	2,059	1,257	1,966	2,155	377	2,974	442	4,232
Net investment (purchases) sales	(128,117)	(23,159)	(29,455)	(88,695)	(45,550)	(56,157)	(6,581)	(222,195)	1,366	(211,011)
Net cash provided by (used in) investing activities	(127,596)	(20,143)	(27,396)	(87,438)	(43,584)	(54,002)	(6,204)	(219,221)	1,808	(206,779)
Net increase (decrease) in cash and cash equivalents	(56,580)	131,412	28,928	(6,087)	(114,599)	(30,433)	46,709	(68,594)	15,895	(81,377)
Cash and cash equivalents, beginning of year	1,317	18,261	13,543	6,645	12,299	12,564	2,206	16,394	2,918	24,684
Cash and cash equivalents, end of year	\$ 4,176	\$ 17,287	\$ 7,507	\$ 6,248	\$ 5,165	\$ 6,248	\$ 3,904	\$ 5,311	\$ 3,735	\$ 7,733
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:										
Operating income (loss)	\$ 15,997	\$ (65,239)	\$ 30,589	\$ (26,476)	\$ 8,410	\$ (1,605)	\$ 1,646	\$ 56,441	\$ 3,390	\$ 14,501
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:										
(Increase) decrease in:										
Member receivable	-	-	-	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:										
Accounts payable	(126)	(526)	(1,605)	(714)	(28)	569	(24)	(6,844)	-	461
Unearned revenue	59,759	56,487	43,453	51,451	59,683	43,255	20,112	178,427	14,037	111,223
Unpaid claims and claim adjustment expenses	(4,613)	160,834	(16,113)	57,091	(139,081)	(18,651)	31,179	(77,398)	(3,339)	(783)
Net cash provided by (used in) operating activities	\$ 71,017	\$ 151,556	\$ 56,324	\$ 81,352	\$ (71,016)	\$ 23,568	\$ 52,913	\$ 150,626	\$ 14,088	\$ 125,402
Supplemental information:										
Noncash non-operating and investing activities										
Net change in fair value of investments	\$ (264)	\$ (863)	\$ (575)	\$ (382)	\$ (550)	\$ (589)	\$ (99)	\$ (850)	\$ (90)	\$ (1,248)

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Net Position – Workers’ Compensation  
September 30, 2018**

	<b>Total</b>			
	<b>All Layers</b>	<b>Admin Layer</b>	<b>Shared Layer</b>	<b>Total Banking Layer</b>
<b>Current Assets</b>				
Cash and Cash Equivalents	\$ 2,595,061	\$ 12,708	\$ 2,348,238	\$ 234,115
Accounts Receivable	-	-	-	-
Interest Receivable	168,405	2,327	79,991	86,087
Excess Accounts Receivable	320,385	-	320,385	-
Prepaid Expense	1,204,600	27,468	1,177,132	-
<b>Total Current Assets</b>	<b>4,288,451</b>	<b>42,503</b>	<b>3,925,746</b>	<b>320,202</b>
<b>Non-Current Assets</b>				
Investments*	40,923,230	621,635	18,485,444	21,816,151
<b>Total Assets</b>	<b>\$ 45,211,681</b>	<b>\$ 664,138</b>	<b>\$ 22,411,190</b>	<b>\$ 22,136,353</b>
<b>Current Liabilities</b>				
Accounts Payable	\$ 12,105	\$ 8,782	\$ 1,673	\$ 1,650
Unearned Revenue	576,226	-	140,284	435,942
<b>Total Current Liabilities</b>	<b>588,331</b>	<b>8,782</b>	<b>141,957</b>	<b>437,592</b>
<b>Non-Current Liabilities</b>				
Outstanding Liabilities*	30,808,853	-	17,340,959	13,467,894
ULAE*	1,811,747	-	1,019,753	791,994
<b>Total Non-Current Liabilities</b>	<b>32,620,600</b>	<b>-</b>	<b>18,360,712</b>	<b>14,259,888</b>
<b>Total Liabilities</b>	<b>\$ 33,208,931</b>	<b>\$ 8,782</b>	<b>\$ 18,502,669</b>	<b>\$ 14,697,480</b>
<b>Net Position</b>				
Designated for Contingency	100,000	100,000	-	-
Designated for Risk	342,820	342,820	-	-
Undesignated	11,559,930	212,536	3,908,521	7,438,873
<b>Total Net Position</b>	<b>12,002,750</b>	<b>655,356</b>	<b>3,908,521</b>	<b>7,438,873</b>
<b>Liability &amp; Net Position</b>	<b>\$ 45,211,681</b>	<b>\$ 664,138</b>	<b>\$ 22,411,190</b>	<b>\$ 22,136,353</b>

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

See Accompanying Accountant’s Report

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Net Position – Workers’ Compensation  
September 30, 2018**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
<b>Current Assets</b>											
Cash and Cash Equivalents	\$ 4,325	\$ 12,149	\$ 3,351	\$ 10,748	\$ 15,778	\$ 12,243	\$ 16,162	\$ 11,500	\$ 6,341	\$ 6,224	\$ 5,810
Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Interest Receivable	1,774	3,694	962	1,309	4,069	8,181	20,565	3,939	2,106	204	654
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
<b>Total Current Assets</b>	<b>6,099</b>	<b>15,843</b>	<b>4,313</b>	<b>12,057</b>	<b>19,847</b>	<b>20,424</b>	<b>36,727</b>	<b>15,439</b>	<b>8,447</b>	<b>6,428</b>	<b>6,464</b>
<b>Non-Current Assets</b>											
Investments*	438,056	929,557	234,559	312,013	1,049,416	2,088,204	5,218,057	993,810	529,576	36,600	172,347
<b>Total Assets</b>	<b>\$ 444,155</b>	<b>\$ 945,400</b>	<b>\$ 238,872</b>	<b>\$ 324,070</b>	<b>\$ 1,069,263</b>	<b>\$ 2,108,628</b>	<b>\$ 5,254,784</b>	<b>\$ 1,009,249</b>	<b>\$ 538,023</b>	<b>\$ 43,028</b>	<b>\$ 178,811</b>
<b>Current Liabilities</b>											
Accounts Payable	\$ 29	\$ 56	\$ 12	\$ 22	\$ 79	\$ 40	\$ 473	\$ 91	\$ 40	\$ 8	\$ 22
Unearned Revenue	-	6,155	78,763	39,550	58,504	-	-	57,299	-	1,639	-
<b>Total Current Liabilities</b>	<b>29</b>	<b>6,211</b>	<b>78,775</b>	<b>39,572</b>	<b>58,583</b>	<b>40</b>	<b>473</b>	<b>57,390</b>	<b>40</b>	<b>1,647</b>	<b>22</b>
<b>Non-Current Liabilities</b>											
Outstanding Liabilities*	303,992	599,177	155,061	139,670	284,785	1,194,689	3,010,647	741,526	118,957	60,125	33,579
ULAE*	17,877	35,235	9,119	8,213	16,747	70,255	177,044	43,606	6,995	3,536	1,975
<b>Total Non-Current Liabilities</b>	<b>321,869</b>	<b>634,412</b>	<b>164,180</b>	<b>147,883</b>	<b>301,532</b>	<b>1,264,944</b>	<b>3,187,691</b>	<b>785,132</b>	<b>125,952</b>	<b>63,661</b>	<b>35,554</b>
<b>Total Liabilities</b>	<b>\$ 321,898</b>	<b>\$ 640,623</b>	<b>\$ 242,955</b>	<b>\$ 187,455</b>	<b>\$ 360,115</b>	<b>\$ 1,264,984</b>	<b>\$ 3,188,164</b>	<b>\$ 842,522</b>	<b>\$ 125,992</b>	<b>\$ 65,308</b>	<b>\$ 35,576</b>
<b>Net Position</b>											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	122,257	304,777	(4,083)	136,615	709,148	843,644	2,066,620	166,727	412,031	(22,280)	143,235
<b>Total Net Position</b>	<b>122,257</b>	<b>304,777</b>	<b>(4,083)</b>	<b>136,615</b>	<b>709,148</b>	<b>843,644</b>	<b>2,066,620</b>	<b>166,727</b>	<b>412,031</b>	<b>(22,280)</b>	<b>143,235</b>
<b>Liability &amp; Net Position</b>	<b>\$ 444,155</b>	<b>\$ 945,400</b>	<b>\$ 238,872</b>	<b>\$ 324,070</b>	<b>\$ 1,069,263</b>	<b>\$ 2,108,628</b>	<b>\$ 5,254,784</b>	<b>\$ 1,009,249</b>	<b>\$ 538,023</b>	<b>\$ 43,028</b>	<b>\$ 178,811</b>

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Net Position – Workers’ Compensation  
September 30, 2018**

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
<b>Current Assets</b>											
Cash and Cash Equivalents	\$ 11,996	\$ 9,668	\$ 4,553	\$ 46,998	\$ 9,071	\$ 7,429	\$ 4,545	\$ 7,283	\$ 8,002	\$ 7,290	\$ 12,649
Accounts Receivable	-	-	-	0	-	-	-	-	-	-	-
Interest Receivable	4,656	2,293	715	1,903	2,675	2,737	4,811	1,032	8,237	1,274	8,297
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
<b>Total Current Assets</b>	<b>16,652</b>	<b>11,961</b>	<b>5,268</b>	<b>48,901</b>	<b>11,746</b>	<b>10,166</b>	<b>9,356</b>	<b>8,315</b>	<b>16,239</b>	<b>8,564</b>	<b>20,946</b>
<b>Non-Current Assets</b>											
Investments*	1,136,358	577,494	179,644	510,879	693,576	694,220	1,229,063	268,427	2,079,700	287,845	2,156,750
<b>Total Assets</b>	<b>\$ 1,153,010</b>	<b>\$ 589,455</b>	<b>\$ 184,912</b>	<b>\$ 559,780</b>	<b>\$ 705,322</b>	<b>\$ 704,386</b>	<b>\$ 1,238,419</b>	<b>\$ 276,742</b>	<b>\$ 2,095,939</b>	<b>\$ 296,409</b>	<b>\$ 2,177,696</b>
<b>Current Liabilities</b>											
Accounts Payable	\$ (108)	\$ 73	\$ 19	\$ 53	\$ 73	\$ 41	\$ 72	\$ 17	\$ 163	\$ 29	\$ 346
Unearned Revenue	132,914	-	-	30,938	-	-	-	88	-	30,092	-
<b>Total Current Liabilities</b>	<b>132,806</b>	<b>73</b>	<b>19</b>	<b>30,991</b>	<b>73</b>	<b>41</b>	<b>72</b>	<b>105</b>	<b>163</b>	<b>30,121</b>	<b>346</b>
<b>Non-Current Liabilities</b>											
Outstanding Liabilities*	462,947	427,561	184,893	530,441	597,600	486,944	1,056,603	164,942	1,258,201	27,870	1,627,684
ULAE*	27,224	25,143	10,873	31,193	35,142	28,635	62,135	9,700	73,990	1,639	95,718
<b>Total Non-Current Liabilities</b>	<b>490,171</b>	<b>452,704</b>	<b>195,766</b>	<b>561,634</b>	<b>632,742</b>	<b>515,579</b>	<b>1,118,738</b>	<b>174,642</b>	<b>1,332,191</b>	<b>29,509</b>	<b>1,723,402</b>
<b>Total Liabilities</b>	<b>\$ 622,977</b>	<b>\$ 452,777</b>	<b>\$ 195,785</b>	<b>\$ 592,625</b>	<b>\$ 632,815</b>	<b>\$ 515,620</b>	<b>\$ 1,118,810</b>	<b>\$ 174,747</b>	<b>\$ 1,332,354</b>	<b>\$ 59,630</b>	<b>\$ 1,723,748</b>
<b>Net Position</b>											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	530,033	136,678	(10,873)	(32,845)	72,507	188,766	119,609	101,995	763,585	236,779	453,948
<b>Total Net Position</b>	<b>530,033</b>	<b>136,678</b>	<b>(10,873)</b>	<b>(32,845)</b>	<b>72,507</b>	<b>188,766</b>	<b>119,609</b>	<b>101,995</b>	<b>763,585</b>	<b>236,779</b>	<b>453,948</b>
<b>Liability &amp; Net Position</b>	<b>\$ 1,153,010</b>	<b>\$ 589,455</b>	<b>\$ 184,912</b>	<b>\$ 559,780</b>	<b>\$ 705,322</b>	<b>\$ 704,386</b>	<b>\$ 1,238,419</b>	<b>\$ 276,742</b>	<b>\$ 2,095,939</b>	<b>\$ 296,409</b>	<b>\$ 2,177,696</b>

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

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)**

**Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation  
For the Quarter Ended September 30, 2018**

	<b>Total All Layers</b>	<b>Admin Layer</b>	<b>Shared Layer</b>	<b>Total Banking Layer</b>
Operating Income				
Administration Deposit	\$ 210,036	\$ 210,036	\$ -	\$ -
Banking Layer Deposit	1,608,252	-	-	1,608,252
Shared Risk Layer	850,750	-	850,750	-
Excess Deposit/Premium	382,500	-	382,500	-
Banking Layer Assessment	-	-	-	-
Shared Risk Refund	-	-	-	-
Banking Layer Refund	-	-	-	-
Risk Management Grants	-	-	-	-
Other Income	-	-	-	-
<b>Total Operating Income</b>	<b>3,051,538</b>	<b>210,036</b>	<b>1,233,250</b>	<b>1,608,252</b>
Operating Expenses				
Claims Paid	1,303,985	-	367,352	936,633
O/S Liability adj.	636,557	-	303,535	333,022
ULAE	37,433	-	17,850	19,583
Consultants	13,967	13,967	-	-
Administration-Other	3,340	3,340	-	-
Safety Service	46,845	46,845	-	-
Claims Administration	174,376	29,700	-	144,676
Program Administration	48,304	48,304	-	-
Board Expenses	(122)	(122)	-	-
Excess Insurance	392,377	-	392,377	-
Contingency Reserves	-	-	-	-
<b>Total Operating Expenses</b>	<b>2,657,062</b>	<b>142,034</b>	<b>1,081,114</b>	<b>1,433,914</b>
Operating Income (Loss)	394,476	68,002	152,136	174,338
Non-Operating Income				
Change in Fair Market Value	(77,356)	(1,069)	(36,744)	(39,543)
Investment Income	252,273	3,633	116,074	132,566
<b>Total Non-Operating Income</b>	<b>174,917</b>	<b>2,564</b>	<b>79,330</b>	<b>93,023</b>
Change in Net Position	569,393	70,566	231,466	267,361
Beginning Net Position	11,433,357	584,790	3,677,055	7,171,512
Ending Net Position	\$ 12,002,750	\$ 655,356	\$ 3,908,521	\$ 7,438,873

See Accompanying Accountant’s Report

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation  
For the Quarter Ended September 30, 2018**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	43,151.00	43,566.00	15,675	7,357.00	74,588.00	186,773.00	280,145.00	84,740.00	16,391	4,900.00	23,496.00
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Income</b>	<b>43,151</b>	<b>43,566</b>	<b>15,675</b>	<b>7,357</b>	<b>74,588</b>	<b>186,773</b>	<b>280,145</b>	<b>84,740</b>	<b>16,391</b>	<b>4,900</b>	<b>23,496</b>
Operating Expenses											
Claims Paid	34,498	33,385	15,800	4,155	4,460	106,378	217,279	44,207	16,918	11,160	2,605
O/S Liability adj.	(42,563)	(10,729)	(12,366)	18,443	(16,749)	39,214	325,660	(36,760)	(13,522)	30,817	937
ULAE	(2,503)	(631)	(727)	1,085	(985)	2,306	19,151	(2,162)	(795)	1,812	55
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	4,140	4,891	2,067	2,070	4,228	11,463	30,999	7,430	1,782	375	846
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Contingency Reserves	-	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Expenses</b>	<b>(6,428)</b>	<b>26,916</b>	<b>4,774</b>	<b>25,753</b>	<b>(9,046)</b>	<b>159,361</b>	<b>593,089</b>	<b>12,715</b>	<b>4,383</b>	<b>44,164</b>	<b>4,443</b>
<b>Operating Income (Loss)</b>	<b>49,579</b>	<b>16,650</b>	<b>10,901</b>	<b>(18,396)</b>	<b>83,634</b>	<b>27,412</b>	<b>(312,944)</b>	<b>72,025</b>	<b>12,008</b>	<b>(39,264)</b>	<b>19,053</b>
Non-Operating Income											
Change in Fair Market Value	(815)	(1,697)	(442)	(601)	(1,869)	(3,758)	(9,446)	(1,810)	(967)	(93)	(300)
Investment Income	2,745	5,594	1,622	2,021	6,170	12,828	30,948	6,147	3,274	299	992
<b>Total Non-Operating Income</b>	<b>1,930</b>	<b>3,897</b>	<b>1,180</b>	<b>1,420</b>	<b>4,301</b>	<b>9,070</b>	<b>21,502</b>	<b>4,337</b>	<b>2,307</b>	<b>206</b>	<b>692</b>
<b>Change in Net Position</b>	<b>51,509</b>	<b>20,547</b>	<b>12,081</b>	<b>(16,976)</b>	<b>87,935</b>	<b>36,482</b>	<b>(291,442)</b>	<b>76,362</b>	<b>14,315</b>	<b>(39,058)</b>	<b>19,745</b>
<b>Beginning Net Position</b>	<b>70,748</b>	<b>284,230</b>	<b>(16,164)</b>	<b>153,591</b>	<b>621,213</b>	<b>807,162</b>	<b>2,358,062</b>	<b>90,365</b>	<b>397,716</b>	<b>16,778</b>	<b>123,490</b>
<b>Ending Net Position</b>	<b>\$ 122,257</b>	<b>\$ 304,777</b>	<b>\$ (4,083)</b>	<b>\$ 136,615</b>	<b>\$ 709,148</b>	<b>\$ 843,644</b>	<b>\$ 2,066,620</b>	<b>\$ 166,727</b>	<b>\$ 412,031</b>	<b>\$ (22,280)</b>	<b>\$ 143,235</b>

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation  
For the Quarter Ended September 30, 2018**

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placeville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	66,465.00	40,660.00	30,500.00	71,390	64,127.00	34,721	101,762.00	24,666	159,379	11,540.00	222,260
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	-	-	-	-	-	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Income</b>	<b>66,465</b>	<b>40,660</b>	<b>30,500</b>	<b>71,390</b>	<b>64,127</b>	<b>34,721</b>	<b>101,762</b>	<b>24,666</b>	<b>159,379</b>	<b>11,540</b>	<b>222,260</b>
Operating Expenses											
Claims Paid	65,722	23,879	15,079	7,175	19,602	21,854	58,059	2,047	119,494	30,031	82,846
O/S Liability adj.	(62,699)	42,586	5,602	63,188	12,852	9,304	(62,896)	22,708	7,409	(29,795)	42,381
ULAE	(3,687)	2,504	329	3,716	756	547	(3,699)	1,335	436	(1,752)	2,492
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	6,024	6,389	2,533	4,896	5,644	5,735	10,911	2,725	12,137	1,318	16,073
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Contingency Reserves	-	-	-	-	-	-	-	-	-	-	-
<b>Total Operating Expenses</b>	<b>5,360</b>	<b>75,358</b>	<b>23,543</b>	<b>78,975</b>	<b>38,854</b>	<b>37,440</b>	<b>2,375</b>	<b>28,815</b>	<b>139,476</b>	<b>(198)</b>	<b>143,792</b>
<b>Operating Income (Loss)</b>	<b>61,105</b>	<b>(34,698)</b>	<b>6,957</b>	<b>(7,585)</b>	<b>25,273</b>	<b>(2,719)</b>	<b>99,387</b>	<b>(4,149)</b>	<b>19,903</b>	<b>11,738</b>	<b>78,468</b>
Non-Operating Income											
Change in Fair Market Value	(2,139)	(1,053)	(329)	(874)	(1,229)	(1,257)	(2,210)	(474)	(3,784)	(585)	(3,811)
Investment Income	7,127	3,503	1,050	3,046	4,205	4,140	7,596	1,615	12,864	1,964	12,816
<b>Total Non-Operating Income</b>	<b>4,988</b>	<b>2,450</b>	<b>721</b>	<b>2,172</b>	<b>2,976</b>	<b>2,883</b>	<b>5,386</b>	<b>1,141</b>	<b>9,080</b>	<b>1,379</b>	<b>9,005</b>
<b>Change in Net Position</b>	<b>66,093</b>	<b>(32,248)</b>	<b>7,678</b>	<b>(5,413)</b>	<b>28,249</b>	<b>164</b>	<b>104,773</b>	<b>(3,008)</b>	<b>28,983</b>	<b>13,117</b>	<b>87,473</b>
<b>Beginning Net Position</b>	<b>463,940</b>	<b>168,926</b>	<b>(18,551)</b>	<b>(27,432)</b>	<b>44,258</b>	<b>188,602</b>	<b>14,836</b>	<b>105,003</b>	<b>734,602</b>	<b>223,662</b>	<b>366,475</b>
<b>Ending Net Position</b>	<b>\$ 530,033</b>	<b>\$ 136,678</b>	<b>\$ (10,873)</b>	<b>\$ (32,845)</b>	<b>\$ 72,507</b>	<b>\$ 188,766</b>	<b>\$ 119,609</b>	<b>\$ 101,995</b>	<b>\$ 763,585</b>	<b>\$ 236,779</b>	<b>\$ 453,948</b>

**Northern California Cities Self Insurance Fund**  
**(Governmental Enterprise Fund)**  
**Combining Statement of Cash Flows – Workers’ Compensation**  
**For the Quarter Ended September 30, 2018**

	<b>Total All Layers</b>	<b>Admin Layer</b>	<b>Shared Layer</b>	<b>Total Banking Layer</b>
<b>Cash flows from operating activities:</b>				
Cash received from members	\$ 2,370,661	\$ 210,036	\$ 775,166	\$ 1,385,459
Cash paid for claims	(986,930)	-	(331,155)	(655,775)
Cash paid for insurance	(1,569,509)	-	(1,569,509)	-
Cash paid to vendors	(313,102)	(168,389)	5	(144,718)
Cash (paid) received for dividends	809,399	-	411,322	398,077
Net cash provided by (used in) operating activities	310,519	41,647	(714,171)	983,043
<b>Cash flows from investing activities:</b>				
Investment income received	244,057	2,952	101,219	139,886
Net investment (purchases) sales	(310,898)	(255,967)	1,497,999	(1,552,930)
Net cash provided by (used in) investing activities	(66,841)	(253,015)	1,599,218	(1,413,044)
Net increase (decrease) in cash and cash equivalents	243,678	(211,368)	885,047	(430,001)
Cash and cash equivalents, beginning of year	2,386,997	16,391	1,463,193	907,413
Cash and cash equivalents, end of year	\$ 2,595,061	\$ 12,708	\$ 2,348,238	\$ 234,115
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:				
Operating income (loss)	\$ 394,476	\$ 68,002	\$ 152,136	174,338
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:				
(Increase) decrease in:				
Member receivable	112,643	-	-	112,643
Excess receivable	36,197	-	36,197	-
Prepaid expense	(1,204,600)	(27,468)	(1,177,132)	-
(Decrease) increase in:				
Accounts payable	1,069	1,113	5	(49)
Unearned revenue	15,879	-	(46,761)	62,640
Unpaid claims and claim adjustment expenses	954,855	-	321,384	633,471
Net cash provided by (used in) operating activities	\$ 310,519	\$ 41,647	\$ (714,171)	\$ 983,043
Supplemental information:				
Noncash non-operating and investing activities				
Net change in fair value of investments	\$ (77,356)	\$ (1,069)	\$ (36,744)	\$ (39,543)

See Accompanying Accountant’s Report

**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Combining Statement of Cash Flows – Workers’ Compensation  
For the Quarter Ended September 30, 2018**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
<b>Cash flows from operating activities:</b>											
Cash received from members	\$ 43,151	\$ 29,076	\$ 13,388	\$ 7,357	\$ 74,588	\$ 186,773	\$ 280,145	\$ 134,160	\$ 16,391	\$ (22,783)	\$ (16,257)
Cash paid for claims	(105,153)	175,772	74,732	20,655	(40,711)	(203,035)	(339,345)	62,696	38,871	(2,137)	(72,610)
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(4,141)	(4,893)	(2,067)	(2,071)	(4,230)	(11,466)	(31,011)	(7,432)	(1,783)	(375)	(847)
Cash paid for dividends	-	6,155	78,763	39,550	58,504	-	-	7,879	-	11,511	32,621
Net cash provided by (used in) operating activities	(66,143)	206,110	164,816	65,491	88,151	(27,728)	(90,211)	197,303	53,479	(13,784)	(57,093)
<b>Cash flows from investing activities:</b>											
Investment income received	2,763	5,304	1,420	2,034	6,037	12,880	36,101	6,321	3,349	494	1,391
Net investment (purchases) sales	(7,303)	(129,046)	(82,370)	(34,195)	(165,657)	(397,812)	177,177	(104,091)	(44,561)	43,129	49,462
Net cash provided by (used in) investing activities	(4,540)	(123,742)	(80,950)	(32,161)	(159,620)	(384,932)	213,278	(97,770)	(41,212)	43,623	50,853
Net increase (decrease) in cash and cash equivalents	(70,683)	82,368	83,866	33,330	(71,469)	(412,660)	123,067	99,533	12,267	29,839	(6,240)
Cash and cash equivalents, beginning of year	19,289	35,854	6,822	12,444	39,582	75,718	241,557	39,846	21,720	3,568	9,927
Cash and cash equivalents, end of year	\$ 4,325	\$ 12,149	\$ 3,351	\$ 10,748	\$ 15,778	\$ 12,243	\$ 16,162	\$ 11,500	\$ 6,341	\$ 6,224	\$ 5,810
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ 49,579	\$ 16,650	\$ 10,901	\$ (18,396)	\$ 83,634	\$ 27,412	\$ (312,944)	\$ 72,025	\$ 12,008	\$ (39,264)	\$ 19,053
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	-	-	-	-	-	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	(1)	(2)	-	(1)	(2)	(5)	(13)	(2)	(1)	-	-
Unearned revenue	-	(8,336)	76,476	39,550	58,504	-	-	57,299	-	(16,172)	(7,131)
Unpaid claims and claim adjustment expenses	(115,721)	197,798	77,438	44,338	(53,985)	(55,137)	222,745	67,981	41,472	41,652	(69,013)
Net cash provided by (used in) operating activities	\$ (66,143)	\$ 206,110	\$ 164,815	\$ 65,491	\$ 88,151	\$ (27,730)	\$ (90,212)	\$ 197,303	\$ 53,479	\$ (13,784)	\$ (57,091)
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (815)	\$ (1,697)	\$ (442)	\$ (601)	\$ (1,869)	\$ (3,758)	\$ (9,446)	\$ (1,810)	\$ (967)	\$ (93)	\$ (300)

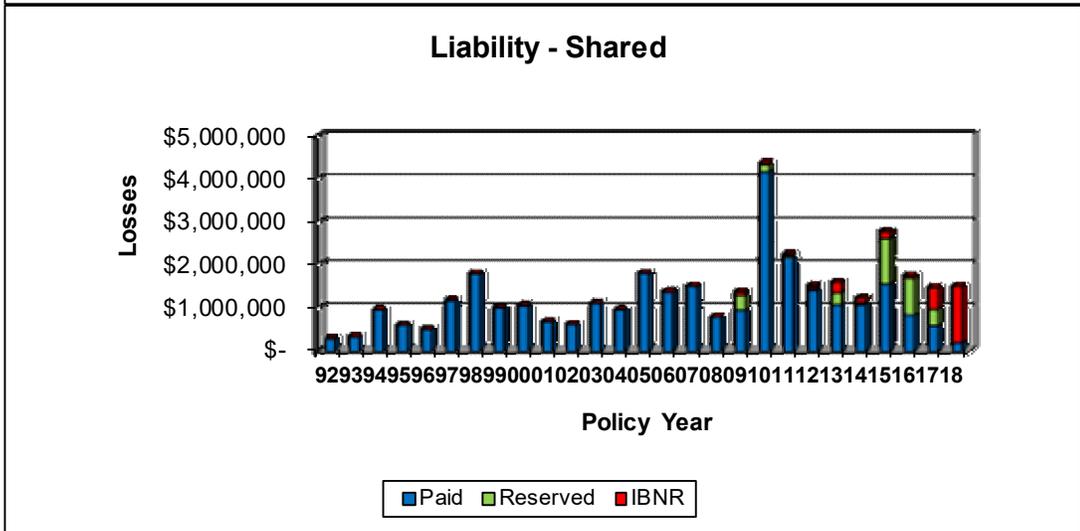
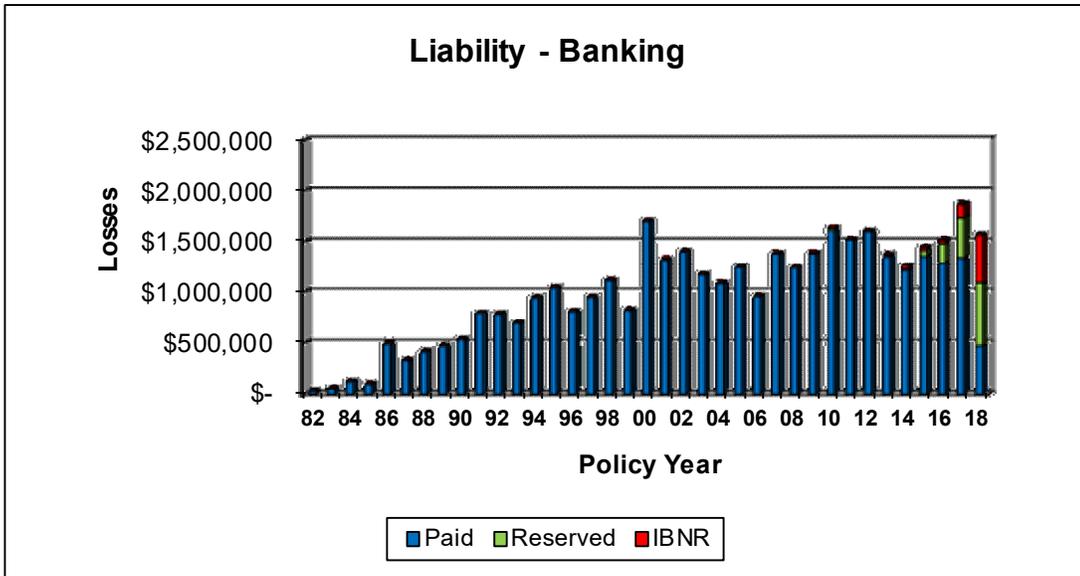
**Northern California Cities Self Insurance Fund**  
**(Governmental Enterprise Fund)**  
**Combining Statement of Cash Flows – Workers’ Compensation**  
**For the Quarter Ended September 30, 2018**

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
<b>Cash flows from operating activities:</b>											
Cash received from members	\$ (95,519)	\$ 40,660	\$ 30,500	\$ 166,852	\$ 69,937	\$ 34,721	\$ 101,762	\$ 729	\$ 158,779	\$ (49,906)	\$ 180,955
Cash paid for claims	73,047	(111,664)	(74,339)	(467,585)	(53,725)	96,035	132,832	65,554	4,113	(59,535)	129,757
Cash paid for insurance	-	-	-	-	-	-	-	-	-	-	-
Cash paid to vendors	(6,026)	(6,390)	(2,534)	(4,896)	(5,645)	(5,737)	(10,913)	(2,725)	(12,141)	(1,318)	(16,077)
Cash paid for dividends	132,914	-	-	-	-	-	-	88	-	30,092	-
Net cash provided by (used in) operating activities	104,416	(77,394)	(46,373)	(305,629)	10,567	125,019	223,681	63,646	150,751	(80,667)	294,635
<b>Cash flows from investing activities:</b>											
Investment income received	7,565	4,391	1,537	3,220	4,090	4,689	6,884	1,706	12,748	2,081	12,881
Net investment (purchases) sales	22,261	98,943	68,633	(78,832)	(131,609)	(67)	(261,973)	(21,390)	(277,124)	20,307	(296,812)
Net cash provided by (used in) investing activities	29,826	103,334	70,170	(75,612)	(127,519)	4,622	(255,089)	(19,684)	(264,376)	22,388	(283,931)
Net increase (decrease) in cash and cash equivalents	134,242	25,940	23,797	(381,241)	(116,952)	129,641	(31,408)	43,962	(113,625)	(58,279)	10,704
Cash and cash equivalents, beginning of year	51,880	30,279	11,111	19,349	25,172	31,080	43,322	11,062	80,733	13,799	83,299
Cash and cash equivalents, end of year	\$ 11,996	\$ 9,668	\$ 4,553	\$ 46,998	\$ 9,071	\$ 7,429	\$ 4,545	\$ 7,283	\$ 8,002	\$ 7,290	\$ 12,649
Reconciliation of operating income (loss) to net cash provided by (used in) operating activities:											
Operating income (loss)	\$ 61,105	\$ (34,698)	\$ 6,957	\$ (7,585)	\$ 25,273	\$ (2,719)	\$ 99,387	\$ (4,149)	\$ 19,903	\$ 11,738	\$ 78,468
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:											
(Increase) decrease in:											
Member receivable	-	-	-	86,736	25,907	-	-	-	-	-	-
Excess receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid expense	-	-	-	-	-	-	-	-	-	-	-
(Decrease) increase in:											
Accounts payable	(3)	-	(1)	(1)	(1)	(2)	(4)	(1)	(5)	-	(4)
Unearned revenue	(29,071)	-	-	8,726	(20,097)	-	-	(23,849)	(600)	(31,354)	(41,305)
Unpaid claims and claim adjustment expenses	72,384	(42,695)	(53,328)	(393,505)	(20,515)	127,740	124,296	91,644	131,452	(61,051)	257,476
Net cash provided by (used in) operating activities	\$ 104,415	\$ (77,393)	\$ (46,372)	\$ (305,629)	\$ 10,567	\$ 125,019	\$ 223,679	\$ 63,645	\$ 150,750	\$ (80,667)	\$ 294,635
Supplemental information:											
Noncash non-operating and investing activities											
Net change in fair value of investments	\$ (2,139)	\$ (1,053)	\$ (329)	\$ (874)	\$ (1,229)	\$ (1,257)	\$ (2,210)	\$ (474)	\$ (3,784)	\$ (585)	\$ (3,811)

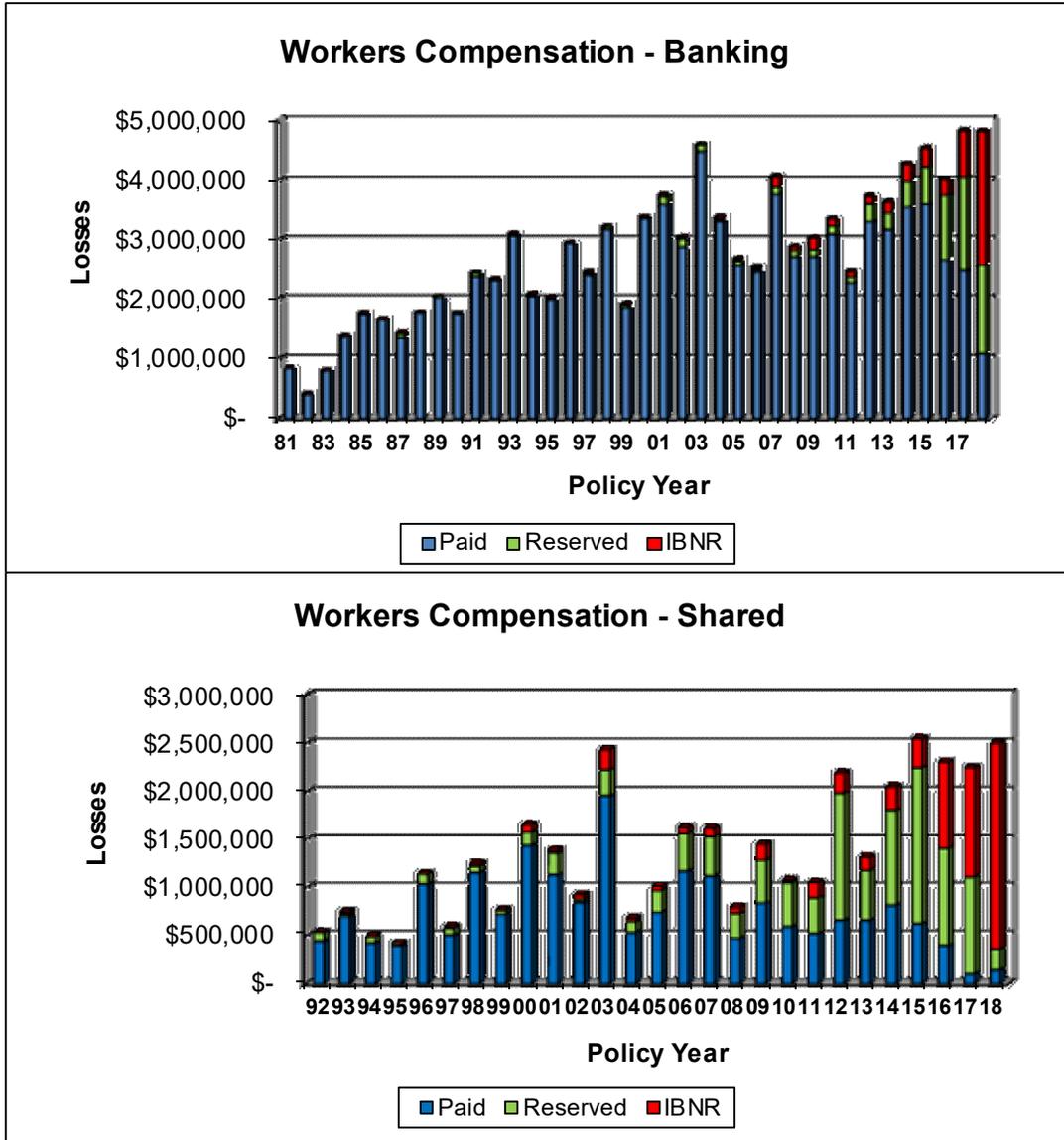
**Northern California Cities Self Insurance Fund  
(Governmental Enterprise Fund)  
Reconciliation of Claims Liability by Program  
As of September 30, 2019 and June 30, 2018**

	<b>Liability Banking 2019</b>	<b>Liability Shared Risk 2019</b>	<b>Total Liability Program 2019 2018</b>		<b>WC Banking 2019</b>	<b>WC Shared Risk 2019</b>	<b>Total WC Program 2019 2018</b>		<b>Totals 2019 2018</b>	
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	\$ 2,429,432	\$ 6,318,732	\$ 8,748,164	\$ 7,383,303	\$ 13,907,281	\$ 18,039,328	\$ 31,946,609	\$ 30,625,946	\$ 40,694,773	\$ 38,009,249
Incurred claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	394,767	393,656	788,423	3,079,430	1,223,366	660,594	1,883,960	7,312,108	2,672,383	10,391,538
Increases (Decreases) in provision for insured events of prior fiscal years	10,751	14,151	24,902	450,293	46,291	20,132	66,423	149,917	91,325	600,210
Change in provision for ULAE in current year	-	-	-	-	19,584	17,850	37,434	87,681	37,434	87,681
Total incurred claims and claim adjustment expenses	<u>405,518</u>	<u>407,807</u>	<u>813,325</u>	<u>3,529,723</u>	<u>1,289,241</u>	<u>698,576</u>	<u>1,987,817</u>	<u>7,549,706</u>	<u>2,801,142</u>	<u>11,079,429</u>
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	479,337	207,838	687,175	529,712	-	52,586	52,586	996,339	739,761	1,526,051
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	(49,067)	341,300	292,233	1,635,149	936,636	324,606	1,261,242	5,232,706	1,553,475	6,867,855
Total Payments	<u>430,270</u>	<u>549,138</u>	<u>979,408</u>	<u>2,164,862</u>	<u>936,640</u>	<u>377,192</u>	<u>1,313,832</u>	<u>6,229,045</u>	<u>2,293,240</u>	<u>8,393,907</u>
Total unpaid claims and claim adjustment expenses at end of the fiscal year	<u>\$ 2,404,680</u>	<u>\$ 6,177,401</u>	<u>\$ 8,582,081</u>	<u>\$ 8,748,164</u>	<u>\$ 14,259,882</u>	<u>\$ 18,360,712</u>	<u>\$ 32,620,594</u>	<u>\$ 31,946,607</u>	<u>\$ 41,202,675</u>	<u>\$ 40,694,771</u>
Claims Liability	\$ 2,404,680	\$ 6,177,401	\$ 8,582,081	\$ 8,748,164	\$ 13,467,890	\$ 17,340,959	\$ 30,808,849	\$ 30,172,294	\$ 39,390,930	\$ 38,920,458
Claims ULAE	-	-	-	-	791,992	1,019,753	1,811,745	1,774,313	1,811,745	1,774,313
Total Claim Liabilities	<u>\$ 2,404,680</u>	<u>\$ 6,177,401</u>	<u>\$ 8,582,081</u>	<u>\$ 8,748,164</u>	<u>\$ 14,259,882</u>	<u>\$ 18,360,712</u>	<u>\$ 32,620,594</u>	<u>\$ 31,946,607</u>	<u>\$ 41,202,675</u>	<u>\$ 40,694,771</u>

**Northern California Cities Self Insurance Fund**  
**Graphical Summary of Claims**  
**As of September 30, 2018**



**Northern California Cities Self Insurance Fund  
Graphical Summary of Claims  
As of September 30, 2018**



**Northern California Cities Self Insurance Fund**  
**Budget to Actual**  
**As of September 30, 2018**

	Budget 2018-2019			YTD Expended 2018-2019			Remaining 2018-2019			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
<b>ADMIN BUDGET</b>										
<b>Administrative Revenue</b>										
41010 Administrative Deposit - See Note 1	\$ 1,298,031	\$ 840,139	\$ 457,892	\$ 324,510	\$ 210,036	\$ 114,474	\$ 973,521	75%	\$ 630,103	\$ 343,418
44030 Change in Fair Value - See Note 2	-	-	-	(1,647)	(1,069)	(578)	1,647		1,069	578
44040 Interest Income - See Note 2	-	-	-	5,837	3,636	2,201	(5,837)		(3,636)	(2,201)
44080 Risk Management Grants - See Note 6	-	-	-	-	-	-	-		-	-
Total Admin Revenue	\$ 1,298,031	\$ 840,139	\$ 457,892	\$ 328,700	\$ 212,603	\$ 116,097	\$ 969,331	75%	\$ 627,536	\$ 341,795
<b>Administrative Expenses</b>										
52101 Claims Audit	\$ 11,000	\$ 11,000	\$ -	\$ -	\$ -	\$ -	\$ 11,000	100%	\$ 11,000	\$ -
52102 Financial Audit	27,154	13,577	13,577	27,154	13,577	13,577	-	0%	-	-
52103 Legal Services	17,000	2,000	15,000	3,317	389	2,928	13,683	80%	1,611	12,072
52104 Actuarial Services	12,700	5,350	7,350	-	-	-	12,700	100%	5,350	7,350
52106 CAJPA Accreditation	-	-	-	-	-	-	-	#DIV/0!	-	-
52109 Misc Consulting / Contingency	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Admin Expenses	\$ 72,854	\$ 34,427	\$ 38,427	\$ 33,811	\$ 17,306	\$ 16,505	\$ 39,043	54%	\$ 17,121	\$ 21,922
<b>Safety Services</b>										
52201 Outside Training	\$ 30,000	\$ 15,000	\$ 15,000	\$ 818	\$ 409	\$ 409	\$ 29,182	97%	\$ 14,591	\$ 14,591
52202 Risk Mgmt Comm Mtg Expense	1,500	750	750	425	213	212	1,075	72%	537	538
52203 Police Risk Mgmt Comm Training	12,400	6,200	6,200	1	1	-	12,399	100%	6,199	6,200
52204 Bickmore Risk Management Services	164,320	82,160	82,160	44,180	22,090	22,090	120,140	73%	60,070	60,070
52207 Member Training and Risk Management	88,000	50,000	38,000	5,850	3,324	2,526	82,150	93%	46,676	35,474
52208 Lexipol Police Manual Updates & DTBs	136,267	136,267	-	39,776	5,191	34,585	96,491	71%	131,076	(34,585)
52209 Police Risk Management Funds	50,000	25,000	25,000	5,418	2,709	2,709	44,582	89%	22,291	22,291
54200 Safety Grant Fund - See Note 3	-	-	-	12,910	12,910	-	(12,910)		(12,910)	-
Total Safety Services Expenses	\$ 482,487	\$ 315,377	\$ 167,110	\$ 109,378	\$ 46,847	\$ 62,531	\$ 373,109	77%	\$ 268,530	\$ 104,579

**Northern California Cities Self Insurance Fund**  
**Budget to Actual**  
**As of September 30, 2018**

	Budget 2018-2019			YTD Expended 2018-2019			Remaining 2018-2019			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
<b>ADMIN BUDGET CONTINUED</b>										
<b>Claims Administration</b>										
52302 Claims Administration Fee	\$ 50,600	\$ 29,700	\$ 20,900	\$ 50,600	\$ 29,700	\$ 20,900	\$ -	0%	\$ -	\$ -
52304 State Funding/Fraud Assessment	245,524	245,524	-	-	-	-	245,524	100%	245,524	-
Total Claims Admin Expenses	\$ 296,124	\$ 275,224	\$ 20,900	\$ 50,600	\$ 29,700	\$ 20,900	\$ 245,524	83%	\$ 245,524	\$ -
<b>Program Administration</b>										
52401 Program Administration and Brokerage Fee	\$ 309,576	\$ 140,716	\$ 168,860	\$ 77,394	\$ 35,179	\$ 42,215	\$ 232,182	75%	\$ 105,537	\$ 126,645
52403 Accounting Services	102,690	51,345	51,345	26,250	13,125	13,125	76,440	74%	38,220	38,220
Total Program Admin Expenses	\$ 412,266	\$ 192,061	\$ 220,205	\$ 103,644	\$ 48,304	\$ 55,340	\$ 308,622	75%	\$ 143,757	\$ 164,865
<b>Board Expenses</b>										
52500 Board of Directors Long Range Planning Session	\$ 4,000	\$ 2,000	\$ 2,000	\$ 1	\$ 1	\$ -	\$ 3,999	100%	\$ 1,999	\$ 2,000
52501 Executive Committee	2,500	1,250	1,250	218	109	109	2,282	91%	1,141	1,141
52502 Executive Committee Member Travel	4,000	2,000	2,000	(640)	(320)	(320)	4,640	116%	2,320	2,320
52503 Board of Directors Meetings (includes Travel)	8,000	4,000	4,000	66	33	33	7,934	99%	3,967	3,967
52504 Association Memberships	4,000	2,000	2,000	112	56	56	3,888	97%	1,944	1,944
Total Board Expenses	\$ 22,500	\$ 11,250	\$ 11,250	\$ (243)	\$ (121)	\$ (122)	\$ 22,743	101%	\$ 11,371	\$ 11,372
<b>Other Administration Expenses - Not identified with above budget line items</b>										
52001 Administration Expense - Other	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
52900 Member Identity Theft Protection	11,800	11,800	-	-	-	-	11,800	100%	11,800	-
Total Other Admin	\$ 11,800	\$ 11,800	\$ -	\$ -	\$ -	\$ -	\$ 11,800	100%	\$ 11,800	\$ -
<b>Total Admin Expenses</b>	\$ 1,298,031	\$ 840,139	\$ 457,892	\$ 297,190	\$ 142,036	\$ 155,154	\$ 1,000,841	77%	\$ 698,103	\$ 302,738
<b>TOTAL ADMIN REVENUE OVER EXPENSES</b>	\$ (1,298,031)	\$ (840,139)	\$ (457,892)	\$ 31,510	\$ 70,567	\$ (39,057)	\$ (1,329,541)		\$ (910,706)	\$ (418,835)

**Northern California Cities Self Insurance Fund**  
**Budget to Actual**  
**As of September 30, 2018**

	Budget 2018-2019			YTD Expended 2018-2019			Remaining 2018-2019				
<b>Banking Layer Revenue</b>											
41020 Banking Layer Deposit - See Note 1	\$ 8,567,000	\$ 6,433,000	\$ 2,134,000	\$ 2,141,749	\$ 1,608,250	\$ 533,499	\$ 6,425,251	75%	\$ 4,824,750	\$ 1,600,501	
44030 Change in Fair Value - See Note 2	-	-	-	(50,262)	(39,545)	(10,717)	50,262		39,545	10,717	
44040 Interest Income - See Note 2	-	-	-	169,802	132,581	37,221	(169,802)		(132,581)	(37,221)	
Total Banking Layer Revenue	\$ 8,567,000	\$ 6,433,000	\$ 2,134,000	\$ 2,394,999	\$ 1,701,286	\$ 693,713	\$ 6,172,001	72%	\$ 4,731,714	\$ 1,440,287	
<b>Banking Layer Expenses</b>											
51100 Claims Expense - See Note 4	\$ 6,734,020	\$ 5,108,020	\$ 1,626,000	\$ 1,291,644	\$ 936,635	\$ 355,009	\$ 5,442,376	81%	\$ 4,171,385	\$ 1,270,991	
51135 Claims Admin - Liability - See Note 4	-	-	-	75,265	-	75,265	(75,265)		-	(75,265)	
51400 OS Liability Adjustment - See Note 4	-	-	-	308,268	333,022	(24,754)	(308,268)		(333,022)	24,754	
51800 ULAE Adjustment - See Note 4	-	-	-	19,583	19,583	-	(19,583)		(19,583)	-	
52300 Claims Admin - Monthly WC Only - See Note 4	706,000	706,000	-	144,672	144,672	-	561,328	80%	561,328	-	
Total Banking Layer Expenses	\$ 7,440,020	\$ 5,814,020	\$ 1,626,000	\$ 1,839,432	\$ 1,433,912	\$ 405,520	\$ 5,600,588	75%	\$ 4,380,108	\$ 1,220,480	
<b>TOTAL BANKING REVENUE OVER EXPENSES</b>	<b>\$ 1,126,980</b>	<b>\$ 618,980</b>	<b>\$ 508,000</b>	<b>\$ 555,567</b>	<b>\$ 267,374</b>	<b>\$ 288,193</b>	<b>\$ 571,413</b>		<b>\$ 351,606</b>	<b>\$ 219,807</b>	

**Northern California Cities Self Insurance Fund**  
**Budget to Actual**  
**As of September 30, 2018**

	Budget 2018-2019			YTD Expended 2018-2019			Remaining 2018-2019				
<b>Shared Layer Revenue</b>											
41030 Shared Risk Layer Deposit - See Note 1	\$ 5,499,000	\$ 3,403,000	\$ 2,096,000	\$ 1,374,750	\$ 850,750	\$ 524,000	\$ 4,124,250	75%	\$ 2,552,250	\$ 1,572,000	
41040 Excess Deposit/Premium - See Note 1	2,739,119	1,530,000	1,209,119	684,780	382,500	302,280	2,054,339	75%	1,147,500	906,839	
44020 Excess Insurance Refund - See Note 3	-	-	-	-	-	-	-	-	-	-	
44030 Change in Fair Value	-	-	-	(50,626)	(36,744)	(13,882)	50,626		36,744	13,882	
44040 Interest Income	-	-	-	163,593	116,075	47,518	(163,593)		(116,075)	(47,518)	
44060 Property Premium - See Note 1	778,381	-	778,381	286,725	-	286,725	491,656	63%	-	491,656	
44070 Crime Premium - See Note 1	51,448	-	51,448	12,862	-	12,862	38,586	75%	-	38,586	
Total Shared Layer Revenue	\$ 9,067,948	\$ 4,933,000	\$ 4,134,948	\$ 2,472,084	\$ 1,312,581	\$ 1,159,503	\$ 6,595,864	73%	\$ 3,620,419	\$ 2,975,445	
<b>Shared Layer Expenses</b>											
51100 Claims Expense	\$ 4,374,000	\$ 2,749,000	\$ 1,377,000	\$ 1,096,544	\$ 688,737	\$ 407,807	\$ 3,277,456	75%	\$ 2,060,263	\$ 969,193	
54100 Excess Deposit/Premium Exp - See Note 5	2,739,119	1,530,000	1,209,119	686,077	392,377	293,700	2,053,042	75%	1,137,623	915,419	
54150 Member Property Coverage - See Note 5	78,381	-	78,381	291,597	-	291,597	(213,216)	-272%	-	(213,216)	
54150 Member Crime Coverage - See Note 5	51,448	-	51,448	12,862	-	12,862	38,586	75%	-	38,586	
Total Shared Layer Expenses	\$ 7,242,948	\$ 4,279,000	\$ 2,715,948	\$ 2,087,080	\$ 1,081,114	\$ 1,005,966	\$ 5,155,868	71%	\$ 3,197,886	\$ 1,709,982	
<b>TOTAL SHARED REVENUE OVER EXPENSES</b>	<b>\$ 1,825,000</b>	<b>\$ 654,000</b>	<b>\$ 1,419,000</b>	<b>\$ 385,004</b>	<b>\$ 231,467</b>	<b>\$ 153,537</b>	<b>\$ 1,439,996</b>		<b>\$ 422,533</b>	<b>\$ 1,265,463</b>	
<b>OTHER INCOME/(EXPENSE)</b>											
Rounding	-	-	-	(3)	3	(6)	3		(3)	6	
Total Other Income/(Expense)	\$ -	\$ -	\$ -	\$ (3)	\$ 3	\$ (6)	\$ 3		\$ (3)	\$ 6	
<b>TOTAL INCOME/(EXPENSE)</b>	<b>\$ 1,653,949</b>	<b>\$ 432,841</b>	<b>\$ 1,469,108</b>	<b>\$ 972,078</b>	<b>\$ 569,411</b>	<b>\$ 402,667</b>	<b>\$ 681,871</b>		<b>\$ (136,570)</b>	<b>\$ 1,066,441</b>	

**Northern California Cities Self Insurance Fund**  
**Notes to Budget to Actual**  
**As of September 30, 2018**

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**1. Revenue Recognition**

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

**2. Investment Income**

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

**3. CJPRMA Refund**

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

**4. Claims Expenses**

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

**5. Insurance Expense Recognition**

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

**Northern California Cities Self Insurance Fund  
Risk Management Reserves Historic Usage Report  
As of September 30, 2018**

Member	Risk Management Reserve Fund elected to be retained in WC admin by members from their WC shared refund										Total funds available FY 2009 - FY 2018 for Risk Management	Total Disbursements Paid through Last Update	Risk Management Reserve Funds Available
	ADA Grants Declared in FY 2009 Board Meeting 4/24/2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2017					
Anderson	\$ 6,496.00	\$ 8,039.00	\$ 7,650.00	\$ 7,540.00	\$ 7,451.00	\$ 3,860.00	\$ -	\$ -	\$ -	\$ 41,036.00	\$ 31,355.00	\$ 9,681.00	
Auburn	6,397.00	-	-	8,098.00	-	-	-	16,672.00	-	31,167.00	6,397.00	24,770.00	
Colusa	6,258.00	-	-	5,817.00	5,662.00	-	-	-	-	17,737.00	17,737.00	-	
Corning	6,157.00	6,149.00	5,788.00	5,678.00	-	-	-	-	-	23,772.00	23,772.00	-	
Dixon	6,592.00	-	-	-	10,379.00	-	10,602.00	-	-	27,573.00	15,672.47	11,900.53	
Elk Grove	-	-	-	-	-	-	-	-	-	-	-	-	
Folsom	16,732.00	62,977.00	-	61,737.00	61,566.00	32,328.00	57,693.00	117,055.00	-	410,088.00	370,297.37	39,790.63	
Galt	7,613.00	14,375.00	14,135.00	14,171.00	14,153.00	11,310.00	16,586.00	-	-	92,343.00	84,412.00	7,931.00	
Gridley	6,144.00	6,391.00	-	6,507.00	6,476.00	5,152.00	6,614.00	-	-	37,284.00	6,144.00	31,140.00	
Ione	-	-	-	-	-	514.00	-	-	-	514.00	-	514.00	
Jackson	5,627.00	3,510.00	3,487.00	-	-	-	4,285.00	-	-	16,909.00	5,500.00	11,409.00	
Lincoln	6,303.00	8,638.00	10,028.00	-	10,854.00	-	10,078.00	-	-	45,901.00	24,969.00	20,932.00	
Marysville	6,758.00	-	-	-	-	-	-	13,095.00	-	19,853.00	731.00	19,122.00	
Nevada City	5,665.00	-	-	-	3,618.00	1,896.00	4,275.00	-	-	15,454.00	13,001.00	2,453.00	
Oroville	7,633.00	-	-	-	-	-	12,309.00	-	-	19,942.00	17,412.50	2,529.50	
Placerville	6,883.00	-	-	-	-	9,048.00	-	-	-	15,931.00	6,883.00	9,048.00	
Paradise	7,182.00	-	-	-	-	-	-	-	-	7,182.00	7,182.00	-	
Red Bluff	7,339.00	12,860.00	12,493.00	12,290.00	-	-	-	-	-	44,982.00	44,982.00	-	
Rio Vista	5,818.00	-	4,770.00	4,766.00	-	3,759.00	-	-	-	19,113.00	15,602.50	3,510.50	
Rocklin	9,178.00	24,019.00	25,254.00	25,419.00	25,476.00	20,260.00	22,851.00	51,560.00	-	204,017.00	118,471.80	85,545.20	
Willows	5,856.00	4,618.00	4,412.00	-	-	3,405.00	7,156.00	2,000.00	-	27,447.00	25,448.00	1,999.00	
Yuba City	8,607.00	-	-	22,184.00	-	-	-	-	-	30,791.00	30,791.00	-	
	\$ 145,238.00	\$ 151,576.00	\$ 88,017.00	\$ 174,207.00	\$ 145,635.00	\$ 91,532.00	\$ 152,449.00	\$ 200,382.00	\$ 1,149,036.00	\$ 866,760.64	\$ 282,275.36		

Schedule includes payments made through September 30, 2018

**Northern California Cities Self Insurance Fund  
Police Risk Management Grants Historic Usage Report  
As of September 30, 2018**

Member	Police Risk Management Grant Funds				Total funds granted FY 2015 - FY 2018 for Police Risk Management	Total Disbursements Paid through Last Update	Police Risk Management Grant Funds Available
	FY 2015	FY 2016	FY 2017	FY 2018			
Anderson	\$1,515.00	\$1,515.00	\$ 1,515.00	\$ 1,515.00	\$6,060.00	\$ -	\$ 6,060.00
Auburn	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	9,309.74	2,810.26
Colusa	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	3,030.00	3,030.00
Corning	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	3,291.26	2,768.74
Dixon	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	8,994.38	3,125.62
Elk Grove	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	9,090.00	3,030.00
Folsom	3,787.50	3,787.50	3,788.00	3,787.50	\$15,150.50	7,576.00	7,574.50
Galt	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	-	12,120.00
Gridley	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	4,543.26	1,516.74
Ione	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	3,391.87	2,668.13
Jackson	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	-	6,060.00
Lincoln	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	6,548.50	5,571.50
Marysville	2,272.50	2,272.50	2,273.00	2,272.50	\$9,090.50	4,919.87	4,170.63
Nevada City	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	4,545.00	1,515.00
Oroville	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	12,120.00	-
Placerville	2,272.50	2,272.50	2,273.00	1,515.00	\$8,333.00	3,970.32	4,362.68
Paradise	1,515.00	1,515.00	1,515.00	2,272.50	\$6,817.50	4,545.00	2,272.50
Red Bluff	2,272.50	2,272.50	2,273.00	2,272.50	\$9,090.50	4,545.00	4,545.50
Rio Vista	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	4,241.15	1,818.85
Rocklin	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	6,516.24	5,603.76
Willows	1,515.00	1,515.00	1,515.00	1,515.00	\$6,060.00	2,130.00	3,930.00
Yuba City	3,030.00	3,030.00	3,030.00	3,030.00	\$12,120.00	6,060.00	6,060.00
	<u>\$ 49,995.00</u>	<u>\$ 49,995.00</u>	<u>\$ 49,997.00</u>	<u>\$ 49,995.00</u>	<u>\$ 199,982.00</u>	<u>\$ 109,367.59</u>	<u>\$ 90,614.41</u>

*Schedule includes payments made through September 30, 2018.*

<b>Designated for Risk Management</b>	
Risk Management Reserves	\$ 282,275
Police Risk Management Grants	90,614
Total	<u>\$ 372,889</u>



BACK TO AGENDA

Northern California Cities Self Insurance Fund  
Training and Board of Directors Meeting  
December 13, 2018

Agenda Item H.2.

## BUDGET TO ACTUAL AS OF SEPTEMBER 30, 2018

### INFORMATION ITEM

**ISSUE:** Members have asked for this item to be reviewed at each meeting to ensure that NCCSIF is on track. They have requested that the Program Administrators discuss any items pertaining to the budget, updating members on the status of the current budget-to-actual.

NCCSIF Administrative expenses year-to-date are currently on track with the FY 18/19 Budget.

**RECOMMENDATION:** None.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**ATTACHMENT(S):** Please refer to pages 26-30 of the Quarterly Financial Report for Period Ending September 30, 2018 - Budget to Actual as of September 30, 2018.



**BROKERAGE, RISK MANAGEMENT AND PROGRAM ADMINISTRATION  
SERVICES WITH ALLIANT INSURANCE SERVICES**

**ACTION ITEM**

**ISSUE:** The NCCSIF Agreement with Alliant for Services renews July 1, 2019. At the direction of the Executive Committee, the Program Administrators have prepared the attached draft contract with a new five year term and two optional one-year terms.

There are no major changes to the contract language, except to **Section VIII. Term**. Alliant requests a change in the extension notice provisions to provide for an offer and acceptance by Alliant to extend the term at least three months prior to expiration. Currently only NCCSIF has the option to extend the agreement, with no provision for notice and agreement prior to expiration. The three-month period allows for at least one regular Executive Committee meeting during March in the year of expiration.

There is also a proposed change to the Compensation section. Based on the contract fee history, an increase in the projected hours devoted to NCCSIF, and the inflationary environment, Alliant is requesting a “reset” in the annual fee of 9.5% (\$29,410) and future annual increases of 3.25% (approximately \$11,000 each year). This equates to a composite hourly rate of \$151.47 based on the proposed total fee of \$338,986 and projected 2,238 hours spent administering the Liability and Worker’s Compensation Programs.

As indicated in the attached Fee History, we have tended to “reset” the fee at contract renewal to adjust for increasing wages, coverages and/or services not originally estimated, with the goal of catching up to the estimated fee before the end of the contract term. In FY 14/15 the reset was 6%, followed by annual increases of 2%. However, the reset in FY 07/08 was reversed due to Alliant decreasing its fee and holding it flat during the last recession. As a result, *the fee for Liability and Workers’ Compensation Program administration in FY 17/18 is almost the same as it was ten years earlier, in FY 07/08.*

The EC met with Alliant staff on Nov. 19<sup>th</sup> to negotiate the terms of the Alliant Agreement. After review of the above items the EC took action, including a change to the Scope of Services, B.16. to review time spent on each program every three years.

**RECOMMENDATION:** The Executive Committee recommends contract approval as attached.

**FISCAL IMPACT:** Alliant’s current fee for Liability and Workers’ Compensation Program Administration is \$309,576. Alliant is requesting a reset of 9.5% (\$29,410) and annual increases of 3.25% (averaging approximately \$11,500 each year).

**BACKGROUND:** The fee in the first year of the current five-year contract, FY 14/15, was \$286,000, so the current fee is an increase of 8% over the five-year term. In the previous contract, from FY 09/10



**Northern California Cities Self Insurance Fund  
Training and Board of Directors Meeting  
December 13, 2018**

**Agenda Item I.1. (continued)**

to FY 13/14, the fee started at \$279,556 and was reduced to \$270,000 in the remaining four years, to share a small amount of the pain members felt due to the recession.

Alliant has provided the attached summaries of historical and proposed fees and projected hours for Program Administration. The hours devoted to insurance placement are broken out to account for the time spent on those activities, as distinct from the Program Administration Services outlined in the contract. The current fee for the Liability program is \$168,860 and for Workers' Compensation it is \$140,716. Alliant also receives commissions on lines of insurance placed for NCCSIF and individual members, to compensate for the hours spent on those placements.

Alliant has estimated that total hours with insurance placement have increased by approximately 196 hours per year, from an average of 2,680 at the beginning of the current contract in 2014 to 2,876 today. This is due in part to increased time spent administering new programs and services for more members, including drone and dangerous weapons coverage and more use of risk management and police risk management grants. We are providing more extensive review of contracts and insurance requirements, especially as members have increased operations and services in their own cities. We have also taken charge of updating the website more often and adding regular AlliantConnect updates.

As indicated in the attached, the estimated hours for program administration total 2,238. The proposed composite rate for FY 19/20 is \$151.47, reflecting the proposed reset increase of 9.5%. The following year increases of 3.25% are expected to be at or below the projected CPI increases, as indicated below.

The economy has enjoyed relatively low inflation for a number of years. Now, the Western Region Consumer Price Index for All Urban Consumers (CPI-U) has increased from 1% per year in September of 2015 to 3.4% in September of 2018. Low unemployment and rising interest rates are expected to continue this inflationary trend for the foreseeable future, with predictions of steady growth in GDP of 2-3% per year.

**ATTACHMENT(S):**

1. Fee History and Proposed Fees
2. Proposed Administration Hours - Total By Programs and Services
3. Proposed Pricing Beginning 7/1/19
4. Redline Alliant Agreement for Broker, Risk Management and Program Administration Services

NCCSIF Alliant Admin Fee History		
FY	Fee	% Change
2018/19	\$ 309,576	2%
2017/18	<b>\$ 303,505</b>	2%
2016/17	\$ 297,556	2%
2015/16	\$ 291,720	2%
2014/15	\$ 286,000	6%
2013/14	\$ 270,000	0%
2012/13	\$ 270,000	0%
2011/12	\$ 270,000	0%
2010/09	\$ 270,000	-3%
2009/10	\$ 279,556	-2%
2008/09	\$ 285,696	-6%
2007/08	<b>\$ 303,720</b>	7%
2006/07	\$ 284,364	

Proposed Admin Fees 2019-2024			
FY	Fee	% Change	\$ Change
2019/20	\$ 338,986	9.50%	\$ 29,410
2020/21	\$ 350,003	3.25%	\$ 11,017
2021/22	\$ 361,378	3.25%	\$ 11,375
2022/23	\$ 373,123	3.25%	\$ 11,745
2023/24	\$ 385,249	3.25%	\$ 12,126
2024/25	TBD	TBD	TBD
2025/26	TBD	TBD	TBD

**NCCSIF - Proposed Hours - TOTAL ALL HOURS**

Category	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	TOTAL
<b>Consulting with Members</b>	46	45	49	56	55	130	52	50	47	54	52	47	<b>811</b>
Email/Correspondance	17	17	17	18	18	18	18	17	17	17	17	17	
Contract Review	5	5	7	8	7	9	5	7	6	7	6	6	
Certificate Requests	8	8	11	13	10	78	12	11	10	10	9	9	
General	16	15	14	17	20	25	17	15	14	20	20	15	
<b>Insurance Placement</b>	37	60	55	76	87	63	56	26	21	37	12	4	<b>638</b>
Members Applications/Updates	20	31	28	31	26	8	6	5	13	19	9	2	
Marketing Efforts	4	24	15	15	15	6	0	0	0	0	0	0	
Proposals, Binders & Policy distribution	4	0	4	15	36	32	40	18	4	14	0	0	
General (incld Stand Alone)	9	5	8	15	10	17	10	3	4	4	3	2	
<b>Meetings, Agendas, Agenda Prep</b>	<b>33</b>	<b>56</b>	<b>75</b>	<b>93</b>	<b>79</b>	<b>101</b>	<b>22</b>	<b>40</b>	<b>64</b>	<b>92</b>	<b>58</b>	<b>97</b>	<b>810</b>
BOD, EC, RMC, CC and PRMC Meetings	0	20	20	26	22	24	0	14	14	26	0	36	
Meetings Agenda Preparation	13	25	37	49	41	53	9	15	38	50	36	51	
Action Items from Meetings	14	11	14	18	16	20	13	7	12	16	16	18	
Ad Hoc Meetings	0	0	4	0	0	4	0	4	0	0	6	4	
<b>General Administration</b>	46	52	82	59	45	38	38	48	41	52	50	54	<b>617</b>
Annual Report	0	0	0	0	0	0	0	9	20	30	0	0	
CAJPA Accreditation	0	0	3	3	0	2	6	3	3	3	0	0	
Claims Reporting Manual	0	0	0	0	0	0	2	0	0	0	0	0	
Insurance Program Items	10	29	53	42	34	24	16	23	6	5	11	5	
Website/Alliant Connect	0	1	2	2	2	2	4	1	2	2	10	0	
General (Form 700, Budget, Survey, etc.)	36	22	24	12	9	10	10	12	10	12	29	49	
<b>TOTAL</b>	<b>162</b>	<b>213</b>	<b>261</b>	<b>284</b>	<b>266</b>	<b>332</b>	<b>168</b>	<b>164</b>	<b>173</b>	<b>235</b>	<b>172</b>	<b>202</b>	<b>2876</b>

PRMC    EC & CC    BOD & RMC    EC, CC & PRMC    BOD & RMC    PRMC    EC & CC    BOD & RMC    BOD

Insurance Placement	<b>638</b>
LESS Insurance Placement	<b>2,238</b>



# **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, 201~~9~~<sup>4</sup> and shall remain in effect for five years through, and including, June 30, 20~~24~~<sup>19</sup>.

## **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 Policies and Procedures ~~manual~~ on website.
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.~~10. Prepare the annual budget.
- ~~12.~~11. Act as a central clearinghouse for dissemination of information on risk management issues and NCCSIF programs.
- ~~13.~~12. Assist Members in matters of proper Liability insurance coverage requirements of contractors.
- ~~14.~~13. Assist as may be required with financial audits, claims audits or actuarial studies conducted by NCCSIF's retained auditors and actuaries.
- ~~15.~~14. Monitor loss runs of NCCSIF programs and Members.
- ~~16.~~15. Coordinate matters of safety/loss control programming and assist in the development of loss prevention material.
- ~~17.~~16. ~~Provide an annual report of the time spent on each of the Programs~~ Time spent on each program shall be reviewed every three years.
- ~~18.~~17. 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 R~~ records will be maintained in a digital format.

~~19.~~18. 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.~~19. 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.~~20. Update and maintain the NCCSIF website and other PROGRAM documentation.

~~22.~~21. Prepare an Annual Report to be distributed ~~at a t 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> :	\$ 184,902	\$ 154,084	\$ 338,986
2 <sup>nd</sup> :	\$190,911	\$159,092	\$350,003
3 <sup>rd</sup> :	\$197,116	\$164,262	\$361,378
4 <sup>th</sup> :	\$203,522	\$169,601	\$373,123
5 <sup>th</sup> :	\$210,136	\$175,113	\$385,249

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, [airport liability](#), [flood](#), [earthquake](#), 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, 2019 to June 30, 20192024, 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 and obtaining acceptance by PROGRAM ADMINISTRATOR at least three months 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**

- A. 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.
- B. 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:

- A. 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;

- B. 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;
- C. 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;
- D. 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,
- E. Shall request that all Insurance Carriers show any Commission Rates on their Insurance Policies and will otherwise ensure those Rates are known to NCCSIF.
- F. 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~~ [2180 Harvard Street, Suite 460](#)  
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~~2019.

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*
<del>Account Manager</del> Consultant	<del>Raychelle Maranan</del> <del>Marilyn Kelley</del>
Claims Specialist	Diana Walizada, Bob Frey
<del>Account Manager</del>	<del>Johnny Yang</del>

\* Denotes KEY Personnel



## CAJPA ACCREDITATION REPORT

### ACTION ITEM

**ISSUE:** NCCSIF has received Conditional Accreditation with Excellence and has six (6) months (to February 14, 2019) to provide CAJPA with the following outstanding requirement:

**Requirement 1:** The York Claims Administration Contracts need a Conflict of Interest Provision – Amendments for both the WC and GL contracts will be presented to the Board for approval in Agenda Item H.3.

The report also makes one suggestion, to specify the member which restricts the manner of exercising the power of the JPA if/when the JPA agreement is updated.

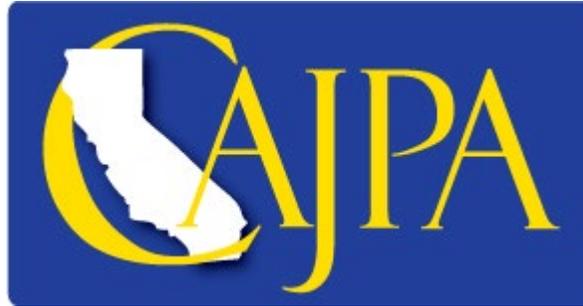
Overall the audit went well and it is a good review of the required documentation to make sure adequate records are kept. During this process the Program Administrators were able to obtain scanned copies of certain older documents without having to rely on stored paper records and now have more complete digital records to make future audits easier.

**RECOMMENDATION:** Review and accept the CAJPA Accreditation report and request a final report and certificate after the final requirement for Accreditation with Excellence has been satisfied.

**FISCAL IMPACT:** None.

**BACKGROUND:** The California Association of Joint Powers Authorities (CAJPA) <http://www.cajpa.org/> encourages risk sharing pools to meet a set of criteria designed to ensure quality and professional standards. This process entails a detailed examination of the pool's legal and operational documents, risk management, loss control and claims program, and statutory compliance. NCCSIF has been accredited with excellence since 1993.

**ATTACHMENT(S):** CAJPA Accreditation Report, August 14, 2018



**California Association  
of  
Joint Powers Authorities**

***Accreditation Report***  
***of***  
**Northern California Cities Self Insurance Fund**

**CONFIDENTIAL**  
**(See Sections B & C)**

**Prepared by**  
**Robin Johnson**  
**Consultant**  
**August 14, 2018**

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## **I. BACKGROUND**

### **A. Description of JPA**

Founded in 1979 to provide workers' compensation coverage to its members, Northern California Cities Self Insurance Fund (NCCSIF) expanded its services by forming the liability pool in 1981. The two programs were non-sharing pools until 1991, when the program was shared risk while maintaining a small layer of non-sharing risk. NCCSIF has also added some group purchase programs to provide coverage beyond the risk sharing programs.

NCCSIF membership consists of twenty two cities in Northern California and is governed by a Board of Directors consisting of a representative from each member. An Executive Committee that oversees the overall operations of NCCSIF. Other committees of NCCSIF are the Claims Committee, the Finance Committee, the Risk Management Committee and the Police Risk Management Committee.

## Mission Statement

The Northern California Cities Self Insurance Fund (NCCSIF) is an association of municipalities joined together in 1979 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.

## Programs

### *Workers' Compensation Program*

The Workers' Compensation Program was the first program of NCCSIF and was a non-risk sharing program until 1991. It now provides shared-risk coverage above the \$100,000 banking layer for a total of \$500,000. Above the \$500,000, NCCSIF's Workers' Compensation program obtains coverage from CSAC-EIA to Statutory limits. The Employer's Liability Coverage is up to \$5,000,000.

<b>CSAC-EIA</b> <b>Above \$500,000</b>
<b>Shared Risk Layer</b> <b>\$400,000 xs \$100,000</b>
<b>Non-Risk Sharing Layer</b> <b>\$100,000</b>

All twenty two members participate in this program totaling \$220,000,000 of payroll.

### *Liability Program*

The Liability Program started a couple years after the Workers' Compensation Program also as a non-risk sharing pool. It transformed into a risk sharing pool with a small banking layer. It now provides a risk sharing layer above \$50,000<sup>1</sup> to a total of \$500,000. NCCSIF is a member of California Joint Powers Risk Management Authority

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<sup>1</sup> City of Folsom risk shares above \$100,000.

which provides the participating NCCSIF members coverage a total of \$40,000,000 in limits, with a sublimit for Employment Practices Liability of \$10,000,000.

<b>CJPRMA</b> <b>\$39.5 million xs \$500,000</b>
<b>Shared Risk Layer</b> <b>\$450,000 xs \$50,000</b>
<b>Non-Risk Sharing Layer</b> <b>\$50,000</b>

Nineteen members participate in this program with a total payroll of \$167,000,000.

#### *Property Program*

The Property Program is a group purchase program through the Alliant Property Insurance Program (APIP) providing limits of \$1 billion, with many sublimits. There are fifteen members participating in the APIP program totaling values of \$1.1 billion. This program provides optional automobile physical damage and flood to the members participating in this program.

#### *Crime Program*

The Crime Program is also a group purchase through the Alliant Crime Insurance Program (ACIP). This program provides the sixteen members participating in the program with limits of \$3,000,000.

## Program Summary

Program	Banking Layer	Shared Risk	Excess Coverage
Workers Compensation	\$100,000	\$400,000	Statutory
Liability	\$50,000	\$450,000	\$39,500,000

Total Covered Payroll is \$220 million

Total Insured Values is \$1.1 billion

### 2017-18 Member Coverage Participation

MEMBER	POOLED PROGRAMS		GROUP PURCHASE					INDIVIDUAL PURCHASE				
	LIABILITY	WORKERS' COMP	APIP PROPERTY	APIP PHYSICAL DAMAGE	APIP FLOOD	ACIP CRIME	ID FRAUD Expense Reimbursement	AMVP Auto Physical Damage	AIRPORT	POLLUTION	DIC-Earthquake	EAP through ACI
City of Anderson	✓	✓	✓			✓	✓	✓				✓
City of Auburn	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
City of Colusa	✓	✓	✓			✓	✓	✓				✓
City of Corning	✓	✓				✓	✓					✓
City of Dixon	✓	✓	✓			✓	✓	✓				✓
City of Elk Grove		✓					✓					
City of Folsom	✓	✓	✓	✓			✓					✓
City of Galt	✓	✓	✓	✓		✓	✓					
City of Gridley	✓	✓	✓			✓	✓	✓				✓
City of Ione	✓	✓	✓	✓	✓	✓	✓			✓		✓
City of Jackson	✓	✓					✓	✓				✓
City of Lincoln	✓	✓	✓	✓		✓	✓		✓	✓		✓
City of Marysville	✓	✓	✓		✓	✓	✓	✓				✓
City of Nevada City		✓					✓					
City of Oroville	✓	✓	✓			✓	✓	✓	✓			
Town of Paradise	✓	✓	✓			✓	✓	✓				✓
City of Placerville		✓					✓					
City of Red Bluff	✓	✓	✓	✓		✓	✓		✓		✓	✓
City of Rio Vista	✓	✓				✓	✓	✓				✓
City of Rocklin	✓	✓	✓			✓	✓	✓				
City of Willows	✓	✓					✓					
City of Yuba City	✓	✓	✓	✓	✓	✓	✓					

APIP = Alliant Property Insurance Program

AMVP = Alliant Mobile Vehicle Program  
 ACIP = Alliant Crime Insurance Program

**Website:** [www.nccsif.org](http://www.nccsif.org)

**Service Providers**

Service	Organization
General Administration	Alliant Insurance Services
Brokerage	Alliant Insurance Services
Accounting Services	Marta & Company
Liability Claims Administration	York Risk Services
WC Claims Administration	York Risk Services
Investment Advisor	Chandler
Financial Auditor	Crowe Horwath
Liability Actuary	Bickmore
Workers' Compensation Actuary	Bickmore
Liability Claims Auditor	Risky Business Pros
Workers' Compensation Claims Auditor	Farley Consulting

**B. Consultant Activities**

The consultant received the initial documents for the accreditation study in July of 2018 and sent them a request for more documents and an initial worksheet in August. Consultant performed a site visit on August 27<sup>th</sup> and presented this report to the Accreditation Committee on October 9<sup>th</sup>.

**C. Purpose/Limitations**

California Association of Joint Powers Authorities' (CAJPA) Accreditation Program reviews the organizational structure and activities of a Joint Powers Authority (JPA), comparing the JPA with standards adopted by the CAJPA believed to be advantageous to the preservation and performance of the individual JPA, and of JPAs in California as a whole.

This review was conducted for the purpose of forming an opinion on the general operations of the JPA in accordance with the accreditation best practices standards.

CAJPA does not guarantee that accreditation by CAJPA ensures the legality of the JPA, its governing document, its contracts or practices. In addition, by accrediting the JPA, CAJPA does not guarantee the JPA's solvency or liquidity at the time of the accreditation or any time before or after such accreditation. Neither does accreditation guarantee that an accredited JPA is administered in such a way that the JPA and its programs are, or will continue to be, financially sound.

## **D. Distribution and Use**

This report has been prepared solely for the internal use of CAJPA as a guide in determining the applicant's compliance with the CAJPA Accreditation Standards in force at the time of the accreditation review. No further use or distribution is authorized without the prior written consent of CAJPA and the consultant.

Judgments as to the conclusions, recommendations, methods, and data contained in the report should be made only after studying the report in its entirety and understanding the limitations inherent in the analysis, as outlined in the "limitations" section. Of particular note is the limitation that CAJPA cannot assure or guarantee the financial soundness of the applicant JPA.

The supporting data, analysis, description, exhibits, and appendices to this report are provided to support the conclusions stated herein and are not necessarily suitable for any other purpose. Furthermore, CAJPA and its accreditation consultants are available to explain any matter presented herein, and it is assumed that the user of this report will seek such explanation as to any matter in question.

## **II. FINDINGS AND RECOMMENDATIONS**

We find Northern California Cities Self Insurance Fund to be in substantial compliance with current Accreditation Standards, with the exception of the findings presented in this report. It is recommended that NCCSIF be granted accreditation pending satisfaction of the requirements contained herein. It is further recommended that the accreditation be continuous effective September 26, 2018 for a period of three years.

### **A. Full Accreditation Requirements**

#### **Requirement 1**

##### **I. GOVERNING DOCUMENTS AND ADMINISTRATIVE CONTRACTS**

- E. The JPA has written contracts with firms or individuals that provide claims administration services. Such contracts shall include a duty to disclose conflicts of interest.

*The contracts with York require a claims administrator to disclose conflicts of interest and complete a Form 700, claims administrator is not defined and York Risk Services is defined a "York", not the claims administrator. The duty to disclose must be clearly that of York.*

### **B. Accreditation with Excellence Requirements**

**None**

**C. Suggestions**

**Suggestion 1**

**I. GOVERNING DOCUMENTS AND ADMINISTRATIVE CONTRACTS**

B. Pursuant to Section 6509 of the Government Code, the agreement shall specify the member which restricts the manner of exercising the power of the JPA (Suggestion).

*We recommend this requirement be considered during the next review and update of your JPA agreement.*

We look forward to receiving the information documented in the requirements listed above and following through to grant *Accreditation with Excellence* to Northern California Cities Self Insurance Fund.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Robin Johnson', with a long horizontal flourish extending to the right.

Robin Johnson

# California Association of Joint Powers Authorities (CAJPA)

# ACCREDITATION WORKSHEETS

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**As of July 1, 2017**

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**Key:**

√ = Satisfactory (Meets or Exceeds Standards)  
S = Meets or Exceeds Standard with a Suggestion  
U = Unsatisfactory (Does Not Meet Standards)  
? = Unable to Determine  
N/A = Not Applicable

## I. GOVERNING DOCUMENTS AND ADMINISTRATIVE CONTRACTS

### Objective

*To determine that the governing documents and contracts with major service providers contain all essential provisions.*

CRITERIA	STATUS	DISCUSSION
<p>A. The JPA maintains in its records a signed original of the Joint Exercise of Powers Agreement or other acceptable documentation from each member agency. (Mandatory)</p> <p><i>Other = signed copy of resolution from member's board, photo copy of signed JPA agreement. If not an original, suggest JPA check with counsel about the use of resolutions.</i></p>	√	1992 Amendments
<p>B. The agreement shall contain all of the provisions required in the enabling legislation in Section 6500 et. seq. of the Government Code.</p>		
<p>1. § 6503 requires that the purpose or power to be exercised and the method by which the purpose will be accomplished or the manner in which the power is to be exercised is to be stated in the agreement. (Mandatory)</p>	√	Purpose Art III Powers JPA Art. VII
<p>2. Pursuant to Section 6509 of the Government Code, the agreement shall specify the member which restricts the manner of exercising the power of the JPA. (Suggestion)</p> <p><i>The member has to be named by name.</i></p>	S	No one member named
<p>3. In accordance with provisions of § 6505.5 or § 6505.6 the agreement must designate a treasurer and an auditor. (Mandatory)</p> <p><i>If § 6505.5</i></p> <p><i>a. Treasurer and auditor from same member</i></p> <p><i>b. Treasurer and auditor from same county (if under 6505.5 the auditor shall be from the same entity as the treasurer but does not have to be specifically named and can be the same person.)</i></p> <p><i>c. A Certified Public Accountant, who can serve both functions</i></p> <p><i>If § 6505.6: Can be an officer or employee of the JPA for either or both positions. (Does not have to name any one particular person in the agreement. If the agreement refers to duties under § 6505.6, this includes auditor/and treasurer, we count this as met.) This is an alternative to § 6505.5 and as such the does not need to be in the agreement.</i></p>	√	Bylaws § 11
<p>4. § 6511 requires that the agreement provide for the disposition, division or distribution of any property acquired as the result of the joint exercise of powers. (Mandatory)</p>	√	JPA Art. XIV
<p>5. § 6512 or § 6512.2 "requires that the agreement provide that any surplus money on hand after the completion of its purpose shall be returned in proportion to the contributions made." Or may, in the alternative, in proportion to contributions made and claims or losses paid. (Mandatory)</p>	√	JPA Art. XIV

CRITERIA	STATUS	DISCUSSION
C. The following are described in appropriate governing documents (agreement, bylaws, resolutions, master plan documents, memorandums of coverage, memorandums of understanding, adopted board policies or other similar documents):		
1. Eligibility criteria; (Mandatory)	√	√Bylaws §13
2. Procedure for electing officers; (Mandatory)	√	Bylaws §5 B.
3. Terms of office; (Mandatory)	√	
4. Record retention policy; (Excellence only)	√	Policy A-7
5. Power and duties of Board; (Mandatory)	√	JPA Art X
6. Indemnification for liability; (Excellence only) <i>The governing documents address that anyone acting in their official capacity (board/committee) is indemnified by the JPA (or not) to eliminate gray area. Employees are already covered under the Government Code.</i>	√	JPA Art. XVII
7. Provisions for dissolution of pool; (Mandatory) <i>There is a process specified for the members to elect to dissolve the pool.</i>	√	Bylaws
8. Provisions for financial audits; (Mandatory)	√	Bylaws §10 D.
9. Provisions for actuarial studies; (Excellence only)	√	In the Bylaws
10. Provisions for claims audits; (Excellence only)	√	Bylaws §17 D.
11. Provisions for assessments & distributions; (Mandatory)	√	Bylaws §12 B.3.
12. Provisions for member withdrawal from a program or JPA as a whole. These provisions shall include: <ul style="list-style-type: none"> <li>• Notice requirements (<i>recommend board resolution for withdrawal from JPA; resolution to get in, resolution to get out</i>)</li> <li>• Financial obligations and entitlements, i.e. responsibilities for future assessments or rights for future dividends. (Mandatory)</li> </ul>	√	
13. Provisions for termination of JPA members (such as the right to cancel for non-payment of premiums, underwriting problems, or the failure to adequately control risks); (Mandatory)	√	JPA Art XIII ¾ vote of Board
14. Provision for a meeting of the board at least annually; (Mandatory) <i>(The board will meet at least annually, not an annual meeting according to Roberts Rules of Order.)</i>	√	JPA Art IX
15. Provision for the resolution of coverage and claims disputes with its members; (Excellence only)	√	In MOC's
16. Provision for obligations of members. (Mandatory) <i>The governing documents identify obligations of members, e.g.</i> <ul style="list-style-type: none"> <li>• <i>Payment of contributions</i></li> <li>• <i>Representative for board</i></li> <li>• <i>Provide requested data</i></li> </ul>	√	JPA Art. VIII

D. Governing Documents and Prior Accreditation Report:		
1. The JPA is in substantial compliance with its governing documents. (Mandatory)	√	
2. The JPA Governing Board has reviewed the prior Accreditation Report for findings and recommendations. (Excellence)	√	Reviewed 10/15/15 Mtg
E. The JPA has written contracts with firms or individuals that provide program administration services, insurance brokerage services, claims administration services, or have access to JPA funds. Such contracts shall include: (Mandatory) 1. Scope of services of the contractor; 2. Indemnification and insurance requirements; ( <i>A fidelity bond is required for any contractor that has access to JPA funds. If coverage doesn't cover forgery and alteration then it would not be sufficient coverage; or is employee dishonesty enough. Optional for consultant to add as a recommendation if they believe this is a concern.</i> ) 3. Compensation; 4. Term of Agreement; 5. Contract cancellation provisions; 6. Ownership of records; 7. Duty to disclose conflicts of interest including but not limited to other sources of income; and <i>(Suggest consultant inquire if there is a process to provide for this disclosure but this is not a standard requirement and may just be a suggestion.)</i> 8. Language addressing how and by whom fines and penalties are to be paid (applies to workers' compensation third party claims administrators only). <i>(For investment advisor contract see V-H)</i>	U	<b>Refer to Exhibit 4 Below</b>
F. The JPA has certificates of insurance on file evidencing coverage required in contracts under E., above. (Mandatory) ( <i>Consider writing a suggestion for the pool to have a process to collect and review these if they do not have them on file and must collect them during the study.</i> )	√	
G. If the JPA offers employee benefit programs to member agencies, a written plan description must be provided to covered employees. (Mandatory)	N/A	
H. The JPA keeps minutes of all meetings of its governing body and standing committees. (Mandatory) <ul style="list-style-type: none"> <li><i>Minutes are maintained in conformance with the Brown Act as amended where a record of how each member has voted is maintained as required under Government Code § 54953(c)(2).</i></li> </ul>	√	On website

**Exhibit 4**  
**Contracts with Major Service Providers**

Name of Contractor	Scope of Services	Indemnification & Insurance <i>Fidelity bond if they write checks</i>	Compensation	Term	Cancellation	Ownership of Records	Disclosure of Conflicts of interest and other sources of income	Fines & Penalties W/C only
Alliant Services	<b>Admin and brokerage</b>	√	√	√	√	√	√	N/A
Marta & Co.	Accounting	√	√	√	√	√	√	N/A
York Risk Services	Liability Claims Adjusting	√	√	√	√	√	U only requires a Form 700	N/A
York Risk Services	Workers comp Claims Adjusting	√	√	√	√	√	U only requires a Form 700	√
Bickmore	Risk Control Services	√	√	√	√	√	√	N/A

## II. GOVERNMENT RULES

### *Objective*

*To determine that the JPA complies with the various reporting requirements and other mandates imposed by the State of California and its regulatory agencies.*

CRITERIA	STATUS	DISCUSSION
<p>A. The JPA has filed a notice of its joint exercise of powers agreement and any amendments or membership changes with the Secretary of State identifying (Gov. Code § 6503.5): (Mandatory)</p> <ol style="list-style-type: none"> <li>1. The name of each member;</li> <li>2. The effective date;</li> <li>3. The purpose or power to be exercised; and</li> <li>4. A description of the amendment, if any.</li> </ol> <p>If the name of the JPA changes, counsel may be asked whether a new JPA agreement must be signed.</p> <p>Required if you add a new member or delete a member</p> <p>Notice must be filed within 30 days of amendment or member changes</p>	√	
<p>B. The JPA has made the necessary Public Agency Roster filing with the Secretary of State and county clerks in the counties in which the JPA has offices. (Gov. Code § 53051) (Mandatory)</p> <p>Filing required when board members or location changes.</p>	√	Filed 12/26/17
<p>C. The JPA has adopted a Conflict of Interest Code, formally reconsiders it prior to October 1st of all even-numbered years, and oversees any required filings of the Statements of Economic Interest with the Fair Political Practices Commission or the designated filing agent. (Gov. Code § 87306.5) (Mandatory)</p> <p>If the filing office is not perceived to be a governmental facility and accessible to the public, the JPA is required to send originals to the FPPC and retain copies. Review with the FPPC.</p> <p>If the Executive Director has provided waivers these waivers should be documented. If the JPA did not document such waivers then this would be a suggestion the first time and a requirement in future accreditations.</p>	√	Reviewed at 6/14/18 mtg
<p>D. If the JPA is subject to Education Code § 17566(e) it procures triennial actuarial studies on its employee benefit programs. (Mandatory) (Provision for community college districts Ed. Code § 81602 actuarial study under ERISA)</p>	N/A	
<p>E. The JPA's governing body approves its annual budget. (Gov. Code § 6508) (Mandatory)</p>	√	Approved 6/14/18
<p>F.1 The JPA has filed the "Special Districts Financial Transactions Report" with the State Controller/Division of Local Government Fiscal Affairs Special District Unit. (Gov. Code § 53891) (Mandatory)</p>	√	Filed 1/2/18

CRITERIA	STATUS	DISCUSSION
F.2 The JPA has filed the annual compensation report with the State Controller's office. (Gov. Code § 53892(l)) (Mandatory)	√	
F.3 If the JPA has a website, the web site must contain or link to the annual compensation report for the JPA. (Gov. Code § 53908) (Mandatory)	√	Under Programs tab
<p>G. The JPA has filed its Audited Financial Statement with</p> <ul style="list-style-type: none"> <li>• the State Controller and,</li> <li>• with the county auditor of the county where the home office of the JPA is located within 12 months of the end of each fiscal year. (Gov. Code § 6505(c)) (Mandatory)</li> </ul>	√	
H. JPA and/or members have valid certificate(s) of consent to self-insure Workers' Compensation (Lab. Code § 3700) and files any changes in claims administrators (8 Cal Code Regs. § 15402) and the necessary annual reports with the Dept. of Industrial Relations on or before October 1st of each year. (Lab. Code § 3702.2) (Mandatory) (This does not apply to excess pools.)	√	
I. Meetings and Meeting Notices		
<p>1. The JPA properly posts meeting notices and, (Mandatory) Board and standing committees. Check for ADA posting requirements. Note, the Attorney General has determined that valid posting means available to view 24/7 (consider posting on outside window). Agendas must be posted to the JPA website.</p> <p>Ensure notices are provided for teleconferencing as necessary including proper posting requirements.</p>	√	Posted at City of Willows and Placerville
<p>2. Conducts its meetings in accordance with the Brown Act. (Gov. Code § 54954.2, Gov. Code § 54953.2 and 42 U.S.C. § 12132) (Mandatory)</p>	√	
J. JPAs that self-insure medical benefits annually file a copy of their audit with a declaration to the Department of Managed Health Care as required for exemption from Knox-Keene requirements. (Code Civ. Proc. § 2015.5) (Excellence Only)	N/A	

### III. INSURANCE AND COVERAGES

#### Objective

*To determine that the JPA properly identifies and handles its own exposures to loss, secures any insurance required by its governing documents and/or any other legal requirement, monitors the adequacy of coverages it provides to its members and maintains permanent policy files.*

CRITERIA	STATUS	DISCUSSION
A. Insurance and Coverages		
<p>1. The JPA maintains an official bond as required by state law (Gov. Code §§ 6505.1 and 6505.5). The JPA requires fidelity coverage for a person or persons that are entrusted with any property of the JPA. (Mandatory)</p> <p>Pool needs coverage for treasurer, most employee dishonesty policies exclude the Treasurer, have insurance company issue an endorsement deleting this exclusion.</p> <p>Suggest that the JPA fix the amount of the bond as a specific amount as described in Government Code § 6505.1</p>	√	National Union
<p>2. The JPA insures or self-insures for the following exposures as appropriate: (Mandatory)</p> <p>Review to ensure the JPA is named as a covered party.</p> <p>If the JPA is not a covered party and is not buying coverage then ensure that the JPA is making a conscious decision to retain this risk.</p>		
a. Public Officials Errors & Omissions;	√	
b. Employee Fidelity; (insurance only, self-insurance not allowed) (Gov. Code § 6505.1)	N/A	
c. Commercial General Liability;	√	
d. Workers Compensation;	N/A	
<p>e. Fiduciary Liability;</p> <p>Required for self-funded health and welfare plans (May review public officials Errors and Omissions coverage, look at exclusions (if it only excludes ERISA then that doesn't exclude government entities) A standard commercial general liability policy doesn't extend to fiduciary coverage.)</p>	N/A	
f. Auto Liability; including hired and non-owned auto; and even if no autos are owned.	√	
g. Property.	N/A	
<p>3. For the risk retained by the pool the JPA provides a coverage document that includes or references a declaration page that includes:</p> <ul style="list-style-type: none"> <li>• Definitions</li> <li>• Insuring agreement</li> <li>• Conditions</li> <li>• Exclusions</li> </ul> <p>Note, this can be met by reference to other agreements or</p>	√	WC MOC and Liability MOC

CRITERIA	STATUS	DISCUSSION
<p>laws; i.e., Labor Code. (Mandatory)</p> <p>Recommend that the JPA not include excess limits on the declaration page else it might be interpreted as included in the JPA's form. In that case the JPA may have to assume the same coverage provisions in to the excess layer.</p> <p>The notes below provide additional considerations but in themselves are not specific requirements:</p> <p style="padding-left: 40px;">The JPA should in addition consider scope of coverage, obligation if any to defend and indemnify, report claims, expectation of member to report, settlement. When you are not covering? Details to consider:</p> <p>Declaration Page (unique to each member and/or year of coverage)</p> <ul style="list-style-type: none"> <li>• Identify covered parties, persons, entities</li> <li>• Retention/deductible and limits</li> <li>• Dates of coverage</li> <li>• Premium/contributions</li> </ul> <p>Definitions (key terms)</p> <ul style="list-style-type: none"> <li>• Coverage trigger (i.e. "occurrence", "wrongful act", etc.)</li> <li>• Coverage parts (E&amp;O, Personal Injury, etc.)</li> </ul> <p>Insuring Agreement (what is covered)</p> <ul style="list-style-type: none"> <li>• Reimburse vs. indemnify</li> <li>• BI/PD</li> <li>• E&amp;O</li> <li>• EPLI</li> <li>• Stat WC benefits</li> </ul> <p>Conditions (obligations to be met)</p> <ul style="list-style-type: none"> <li>• Claim reporting/notice</li> <li>• Appeals</li> <li>• Action against authority (dispute resolution)</li> <li>• Other coverage</li> <li>• Subrogation</li> <li>• Assignment</li> <li>• Cancellation/non-renewal</li> <li>• Severability</li> <li>• Defense and Settlement (may be condition or stand-alone)</li> <li>• Increased cost of construction; enforcement of ordinance and law.</li> </ul> <p>Exclusions</p> <ul style="list-style-type: none"> <li>• Asbestos, contract, nuclear, punitive damages, terrorism, etc.</li> </ul> <p>If the JPA follows form of the excess carrier or pool then is there a policy document that makes this explicit?</p> <p>Is the document clear regarding the duty to defend within a deductible, member retention or pool sir?</p> <p>Issue has been some JPA's do not have these items articulated then if there is a dispute the court will say...</p>		

CRITERIA	STATUS	DISCUSSION
you don't say you don't do this so you must...		
<p>B. The JPA evaluates its insurers, excess insurers, reinsurers and risk pools for quality, stability, and financial solvency. (Mandatory)</p> <p><i>(Review of current and past insurers due to outstanding claims. See process for evaluating excess insurers and excess risk pools and reinsurers document)</i></p> <p><i>Suggest that insurance carriers current and past be reviewed; this review may include current ratings and any solvency issues.</i></p> <p><i>Suggest that any pooling arrangements entered into that the pool be reviewed annually to evaluate the financial condition and if the pool is accredited.</i></p>	√	
<p>C. The JPA keeps all memoranda of coverages and insurance policies permanently on file. (Mandatory)</p>	√	
<p>D. The JPA maintains and distributes coverage agreements and insurance policies as appropriate. (Mandatory)</p>	√	

#### IV. ACCOUNTING & FINANCE

##### Objective

*To determine that the JPA complies with all applicable accounting standards and has adopted an investment policy.*

CRITERIA	STATUS	DISCUSSION
<p>A. The JPA materially adheres to all applicable GAAP, GASB, and other accounting standards. (Mandatory)</p> <p>Non-compliance examples:</p> <ul style="list-style-type: none"> <li>• Not recording IBNR</li> <li>• Unrecorded ULAE (material)</li> <li>• Inadequate disclosures (Required Supplementary Information (RSI) #1, by line of coverage and RSI #2) loss development by line of coverage and disclosure of ceded insurance.</li> <li>• Inappropriate application of GAAP, (such as recording equity in another pool) (cannot be cured by disclosing the policy and limitations)</li> <li>• Liabilities not fairly stated (materially overstated;</li> <li>• Don't record above expected, any additional should be recorded as a designation of retained earnings).</li> <li>• GASB 31, market value of investments</li> <li>• GASB 40 Custodial Credit Risk Disclosures</li> <li>• GASB 27 Pension Liabilities</li> <li>• GASB 45 Other Post-Employment Benefits</li> <li>• Capital Asset Impairments</li> <li>• Related Party Transactions</li> <li>• Extraordinary Items</li> <li>• Prior Period Adjustments</li> <li>• Contingent Liabilities</li> <li>• Recording reinsurance recoveries when received instead of netting out of claims expense when paid and setting up as a receivable.</li> <li>• The MD&amp;A is sufficient</li> </ul> <p>(Consultant will review above irrespective of auditor's opinion)</p>	√	Crowe Horwath
<p>B. The JPA issues to its members periodic financial reports at least annually or more frequently if required by its governing documents. (Mandatory)</p>	√	Quarterly financials in agenda packet. All members on the Board.
<p>C. Financial Audits</p>		
<p>1. The JPA has undergone annual independent financial audits conducted by a CPA in accordance with generally accepted auditing standards, a report of which has been made available to all members as required by its governing documents. (Mandatory)</p>	√	Crowe Horwath 6/30/2017

CRITERIA	STATUS	DISCUSSION
2. If the JPA has received an opinion other than an unqualified opinion on the audit of its financial statements, the JPA governing board has satisfactorily addressed any such qualifications of opinion, audit exceptions or negative statements. (Mandatory)	N/A	No Opinion Letter
3. The independent auditor shall include a report on internal controls. Mandatory (Issue a report on internal control and compliance for governmental auditing standards or an internal control report under Statement on Auditing Standards 115 to meet this.)	√	
4. If a management letter or report on internal controls has been issued, the JPA governing board has addressed any recommendations. (Mandatory)	N/A	No issues
<b>D. Unpaid Claims Liabilities</b>		
1. The JPA has assets sufficient to pay all unpaid claims liabilities and maintains a reasonable contingency margin. The determination of whether there is a reasonable margin for contingencies will include consideration of investment income, excess of loss insurance, aggregate stop loss insurance, assess ability, size of program, volatility of risk, tolerance of membership, disclosure to board and any other relevant factors. (Excellence only) (If there is a deficit and the board has made an assessment, the receivable is recorded to offset the deficit.)	√	
2. If the JPA does not currently have sufficient assets to pay unpaid claims liabilities, it has a reasonable financial plan in effect that will generate sufficient revenues to pay all unpaid claims liabilities and to establish a contingency margin. (Mandatory)	√	
3. For both D(1) and D(2) above, unpaid claims include: (Mandatory) a. Case reserves for reported claims; b. Incurred but unreported claims; c. Expected loss development; and, d. Allocated & unallocated loss adjusting expenses.	√	
4. JPAs with a self-funded medical benefits plan must fund at a level sufficient to cover expected claims, including the run-out, plus a reasonable contingency for adverse experience. Absent any acceptable evidence to the contrary, the contingency for adverse experience shall be set at an amount equal to or greater than the expected run-out of claims. (Mandatory)	N/A	
5. JPA's with self-funded benefit plans other than medical must fund such programs at a level sufficient to cover expected claims and projected run-out, plus a reasonable contingency for adverse experience. (Mandatory)	N/A	

CRITERIA	STATUS	DISCUSSION
E. The JPA's current contribution levels for each self-funded program is in concert with Section D, above. (Mandatory)	√	
F. The JPA has adopted a target equity policy and considers it when evaluating funding and dividends. (Mandatory) (For sample targets see target equity worksheet)	√	Policy A-17
G. Any JPA with non-risk sharing program(s) must clearly indicate in the governing documents the financial and operational structure of such program(s). (Mandatory) To be considered as a W.C. non-risk sharing program, it must not be operating under a master workers' compensation certificate filed with the State Dept. of Self-Insurance Plans.	N/A	
H. In lieu of funding standards contained in Section E above, a non-risk sharing program must:		Does it meet funding standards of E above?
1. Calculate and communicate the individual member net asset balances and liabilities to the members annually.	√	Policy L-4
2. Be sufficiently assessable to ensure that program's cash flow needs are met.	√	
3. Demonstrate that it has adequate cash on hand to meet future claims costs.	√	
I. The JPA maintains a suitable management information system that includes premium computation methods and/or allocation formulas. (Excellence only).	√	

## V. INVESTMENT OF FUNDS

### Objective

*To assure that policies and procedures are in effect to protect and preserve the JPA's financial assets.*

CRITERIA	STATUS	DISCUSSION
A. The JPA has a written investment policy that contains: (Mandatory) <i>Required for all, even if they only have money in LAIF and or County Treasury.</i>		
1. A statement of objectives as required by Government Code § 53646	√	
2. Description of permitted investments, which must be in conformity with California Government Code § 53601 and reasonable under "prudent investment rule."	√	
3. The written investment policy is reviewed annually by governing body or an investment committee pursuant to Government Code § 53646(a).	√	Reviewed 10/19/17
B. The JPA invests its funds in conformity with Government Code § 53601. (Gov. Code § 6509.5) (Mandatory)	√	
C. The JPA provides evidence that the governing body or an investment committee periodically considers diversification of risk as to type of investment and individual institution. (Excellence only)	√	Reviewed in October of each year
D. The JPA has in place internal controls that include: (Mandatory) <i>Government pooled funds excepted.</i>		
1. Separation of functions (buying and selling of securities is separate from accounting and reporting of transactions) if the size of the staff can accommodate this;	√	
2. Separate verification of all transactions; and	√	
3. Written documentation of procedures.	√	Policy A-13
E. If the Treasurer has the authority to reinvest, sell and exchange securities:		
1. The JPA makes such delegation of authority annually. (Gov. Code § 53607). (Mandatory)	N/A	Given to the Investment Committee
2. The Treasurer renders a monthly report of investment transactions to the governing board. (Gov. Code § 53607). (Mandatory)	N/A	
THE FOLLOWING REQUIREMENTS (F, G, H & I) ONLY APPLY TO JPAs THAT MANAGE THEIR OWN INVESTMENTS, WITH OR WITHOUT THE USE OF INVESTMENT CONSULTANTS. <i>Does not apply to JPA funds that are deposited with county or state investment pools.</i>		

CRITERIA	STATUS	DISCUSSION
<p>F. The JPA provides evidence that the Treasurer or Chief Financial Officer has submitted a quarterly report in a timely manner to the governing board containing the investment information required by Government Code § 53646(b)(1), a description of compliance with the statement of investment policy Government Code § 53646(b)(2), and a statement of ability to meet expenditure requirements over the next six months. (Gov. Code § 53646(b)(3)). (Excellence) <i>Should be signed by Treasurer or CEO. (Note; under Gov. Code § 53646 it does not state that you must provide the transaction detail as described under Gov. Code § 53607 for a treasurer that has investment authority).</i></p>	√	Includes Chandler Report and LAIF
<p>G. The quarterly investment report filed with the governing body shall also contain:</p>		Chandler
<p>1. Type of investments; (Excellence)</p>	√	
<p>2. Issuing institution; (Excellence)</p>	√	
<p>3. Dates of purchase and maturity; (Excellence)</p>	√	
<p>4. Par and dollar amount invested on all securities; (Excellence)</p>	√	
<p>5. Investments and monies held by the JPA; (Excellence)</p>	√	
<p>6. Current market value, including source; (Excellence)</p>	√	
<p>7. Coupon rate; (Excellence only)</p>	√	
<p>8. Effective yield rate; (<i>yield to maturity</i>) (Excellence only)</p>	√	
<p>9. Portfolio total rate of return; (Excellence only)</p>	√	
<p>10. Cash and security transactions; (Excellence only)</p>	√	
<p>11. Percentage of portfolio by issuer or security type. (Excellence only)</p>	√	
<p>H. JPAs that own investment securities shall have an independent custodian who shall not be from the same department of the financial institution or broker/dealer from whom the JPA buys or sells the security, or the investment advisor. (Mandatory)</p>		
<p>1. There shall be a written contract between the JPA and the independent custodian that includes: (Mandatory)</p> <p>a. Scope of services</p> <p>b. Compensation</p> <p>c. Termination</p>	√	BNY
<p>2. Monthly reports shall be sent directly from custodian to a specific person at the JPA. (Excellence only)</p>	√	
<p>3. Custodial statements shall be reconciled with an in-house or investment advisor's report. (Mandatory)</p> <p><i>Should be independent of the custodian and investment advisor. Should be documented in the investment accounting procedures. Recommend quarterly.</i></p>	√	

CRITERIA	STATUS	DISCUSSION
4. The third-party custodian shall maintain adequate fidelity coverage. (Excellence only)	√	Expires 12/1/18
<p>I. For JPAs that engage in services of a professional investment advisor, the following safeguards are in place:</p> <p><i>For the purpose of this Section I, an investment advisor is a person or firm that provides advice as to the value of securities or property or the advisability of purchasing or selling such securities or property. The advisor may have discretionary authority or control to purchase or sell. An investment advisor renders advice to the JPA on a regular basis with the understanding that his or her advice will be an integral factor in the investment decision-making process relative to the particular needs of the JPA. Purely clerical or ministerial duties such as record-keeping, reporting, processing, or disseminating information generally will not be classified as investment advisory activities, absent authority, discretion, or control.</i></p>		
<p>1. There is a written contract between the advisor and the JPA that includes; (Mandatory)</p> <ul style="list-style-type: none"> <li>a. Scope of services</li> <li>b. Compensation</li> <li>c. Duty to disclose conflicts of interest</li> <li>d. Termination</li> <li>e. Disclosure to JPA of any investigation by a regulatory body for investment-related regulatory violations.</li> </ul>	√	
<p>2. The JPA has a process to ensure the investment advisor has disclosed any conflict of interests (Mandatory)</p> <p><i>(This may be satisfied by a provision in the contract as addressed in I(1) above or FPPC form 700, or review of Form ADV Parts 1 and 2; this should be done annually.) we are concerned that this does not satisfy the objectives of “disclosure” form 700 and ADV, recommend an annual statement of conflicts; list conflicts.</i></p>	√	Brochures delivered pursuant to Rule 204-3, Investment Advisers Act of 1940
<p>3. All securities are purchased in the name of the JPA. (Mandatory) <i>Deposits in LAIF or a treasury are not “securities”</i></p>	√	
<p>4. The advisor sends monthly reports to the JPA containing information described in Section D above. (Mandatory)</p>	√	
<p>5. The advisor reports at least quarterly an evaluation including total rate of return and a comparison of the pool's total rate of return to reasonable benchmarks (i.e., U.S. Treasury securities, an index comprised of Treasuries, or LAIF). (Excellence only)</p>	√	
<p>6. The investment advisor carries Investment Advisor Professional Liability Insurance with a per <u>claim</u>/aggregate limit of at least \$1,000,000. (Mandatory)</p>	√	Expires 8/2/2018

CRITERIA	STATUS	DISCUSSION
J. JPA's that place their investments in or through County or State investment pools, or in FDIC insured contracts will issue quarterly reports to the governing body, chief financial officer, and auditor in accordance with Government Code § 53646(e). (Excellence)	√	Part of Treasurer's report

## VI. FUNDING AND ACTUARIAL STANDARDS

### Objective

*To determine that the JPA has completed actuarial studies or independent evaluations on each of its self-funded programs. There may be instances in which the provisions of this section may be waived because such studies may not be considered necessary (such as for property or vehicle physical damage programs).*

CRITERIA	STATUS	DISCUSSION
A. The JPA has had property or casualty (including W.C.) actuarial study(ies). Such study was conducted by a Member of the American Academy of Actuaries and addressed all of the relevant items in Sections IV. E and IV. F. Such study(ies) shall be conducted within the last three years (Mandatory) or annually. (Excellence only). <i>(The actuary should be conducted for major programs, if a pool is in run-out it still should have an actuary study, unless as determined by the committee the risk and variability has sufficiently diminished. Such considerations would be; line of coverage, the risk layer retained, whether the pool is an excess layer pool, the variability inherent in the claims and how the claims are developing.)</i>	√	Bickmore liability 3/9/18
B. If loss reserves requirements were computed on a discounted (present value) basis, the pay out pattern and projected rate of return were reasonable. (Mandatory) <i>Is the discount rate reasonable given; current cash and investment balances, accounts receivable or deficit balances, or the character of the assets such as buildings?</i>	√	<b>Liability and WC Discounted at 1.5%</b>
C. If the JPA has a self-funded medical benefits plan, it must conduct an independent rate study and fund level evaluation, including consideration of a reasonable contingency margin for adverse experience. Such study shall be conducted annually (Excellence only) or within the last 36 months. (Mandatory).	N/A	
D. If JPA has other miscellaneous self-funded programs (such as dental, vision, long-term disability or life), it must conduct independent rate studies and fund level evaluations within the last 36 months (Mandatory) or bi-annually. (Excellence only) <i>Evaluation does not have to be prepared by actuary - can be by benefit consultant.</i>	N/A	

## VII. RISK CONTROL

### Objective

*To determine that the JPA actively promotes risk control principles and practices to its members and that necessary budgetary appropriations for such services are made. An excess JPA may meet this requirement by requiring its member agencies to be responsible for having their own risk control program.*

CRITERIA	STATUS	DISCUSSION
A. JPAs are active in promoting risk control principles among their member agencies. This shall include the following: (Compliance with two or more is required for Excellence) <i>Not applicable for benefit programs.</i>		
1. Promoting a risk transfer policy that addresses additional insured's, minimum insurance limits and proof of suitable insurance coverage.	√	IRIC Manual – Training is scheduled
4. Establishing risk control standards for the significant exposures of its member agencies. <i>For liability and property.</i>	√	Policies and Procedures est.
3. Prioritizing the use of its risk control resources, based on such factors as; (a) loss ratios, (b) frequency, and (c) severity rates.	√	
4. Offering risk control assistance to its member agencies, including (a) conducting or facilitating risk control inspections, (b) investigating large losses, (c) conducting risk control training for its member agencies, and/or (d) providing wellness and/or employee assistance program.	√	Bickmore
5. Providing or facilitating the procurement of appraisal services, in order to maintain accurate records of its members' property components and values.	√	Last done in 2013. RFP just completed for a new evaluation
B. The JPA's budget provides for the above. (Excellence only)	√	
C. The JPA maintains a suitable management information system that includes: (Excellence only)		
1. Relevant information about type and quantity of exposures being assumed.	√	Excel, Scorecards
2. Relevant information about the type, number and cause of accidents resulting in claims against its member agencies.	√	York provides breakdown by type

## VIII. CLAIMS MANAGEMENT

### Objective

*Measure nature, scope, and quality of the claims management services provided by JPA and its contractors.*

Program: Liability

CRITERIA	STATUS	DISCUSSION
A. The JPA has established a suitable claims management system. Excess JPA's must have a process to monitor primary claims handled by, or for, its member agencies. (Mandatory)	√	York proprietary system
B. The JPA has established a litigation management program. (Excellence only) <i>Evidence of this may include</i> <ul style="list-style-type: none"> <li>• Budget</li> <li>• Written plan for litigation on each litigated case</li> <li>• Guidelines for oversight of litigation</li> <li>• Contracts with attorneys</li> </ul> <i>Although this the above may not be applicable for excess pools; does the excess pool:</i> <ul style="list-style-type: none"> <li>• have oversight only over primary layer litigation?</li> <li>• assign associate defense counsel?</li> <li>• ensure the primary pool or covered party has a litigation program?</li> </ul>	√	Liability - Policy I-5 WC – Policy WC-2
C. The JPA has conducted a claims audit on each significant self-funded program within the last 2 years. Significant self-funded programs shall include W.C., liability, and medical malpractice. (Excellence only) <i>(A periodic OBEA audit may be acceptable replacement on a self-administered program (in-house administration) however; this audit does not have the same scope in review of reserves).</i>  The audit should be conducted by a qualified claims auditor, independent of the JPA, the claims administrator and the insurers, and should determine whether or not:		Rick Buys – Liability Audit Farley Consulting – WC Audit 4/7/17
1. Claims are handled in a timely and organized manner;	√	Liability √ WC √
2. The claims administrator adequately communicates with the JPA, its members, and the claimants;	√	Liability √ WC √
3. Case reserving practices are reasonable;	√	Liability – Needs to be addressed WC √

CRITERIA	STATUS	DISCUSSION
4. Loss experience reports accurately reflect the case reserves and the payments. As an alternative, this determination may be made during the financial audits required in Section IV. C. of these Accreditation Standards.	√	Liability WC √
5. The JPA is receiving quality claims services. General evidence of this may be indicated from the following:		
a. Staffing levels are adequate in relation to caseloads;	√	Liability √ WC √
b. Adjusters identify claims with subrogation potential;	√	Liability – See sidewalk claims note WC √
c. Excess insurers are notified of claims with excess potential;	√	Liability √ WC √
d. Litigated claims are adequately managed;	√	Liability √ WC √
e. Coverage is verified; and	√	Liability √ WC √
f. Adequate investigations are performed.	√	Liability √ WC √
D. The JPA has addressed all major recommendations and significant findings included in the audit report. <i>Consideration of a future standard: (An excess pool has a process of reviewing primary layer claim audit results and follow-up with members (Excellence only)</i>	√	Liability – Board reviewed and addressed WC √
E. The JPA maintains a management information system that includes relevant information about the type, number and cost of claims being reported and adjusted. (Excellence only)	√	
F. If the JPA provides employee benefit plans for its members, it must have an appeals process for handling claims and/or coverage related disputes. (Mandatory)	N/A	
G. The JPA has a written policy addressing settlement authority (Excellence only)	√	WC Policy A-06b Liability Policy A-06a

**IX. UNDERWRITING**  
**Objective**

*To determine that the JPA has a clear process for developing and monitoring its underwriting policies and processes*

CRITERIA	STATUS	DISCUSSION
I. Underwriting Objectives <i>This applies to rating individual members and overall program management</i>	√	
1. The JPA has established a written underwriting policy. This policy should include the following (Mandatory): <i>This should be a written policy approved by the board</i>		
a. A definition of the underwriting function / mission	√	
b. Address suitability or fit of member	√	References Bylaws
c. As applicable considers i. Claims ii. Exposures iii. Actuarial results	√	
d. Defines relevant period or value of data. (ex last 5 years; or capped at \$150,000)	√	3 years
2. There is an objective contribution allocation formula (Mandatory) (Addresses both new and existing members)	√	Payroll and ex mod
a. It identifies the components in writing as part of the policy	√	
b. The policy identifies guidelines for credits or debits, if any	√	Only ex mods
3. There is an approval process for new members by board or who they delegate this approval. (Mandatory)	√	Reference to Bylaws
4. The underwriting policy is formally reviewed periodically or at least once every three years. (Mandatory) <i>(a fresh look at the formulas)</i> This review should consider:	N/A	Has not been three years since adoption
a. Is the process adequately measuring the risks?	N/A	
b. Is the process adequately allocating costs?	N/A	
5. Underwriting considers the target net assets (Excellence) May include a dividend & assessment formula	√	

## X. OPERATIONS AND ADMINISTRATIVE MANAGEMENT

### Objective

*To determine that the JPA (A) has a process for developing and implementing a strategic plan setting forth its goals and objectives for the future, (B) regularly and effectively communicates with its members (C) actively involves its governing board members and staff in education and training programs offered by relevant professional associations and (D) maintains procedures and policies relating to information systems.*

CRITERIA	STATUS	DISCUSSION
A. The JPA conducts an effective strategic planning process to guide its future efforts. This should include an analysis of the environmental trends and the organizational strengths, weaknesses, opportunities and threats. Such a process may also include the following: (Excellence only)	√	December meeting used for training and strategic planning
1. A survey of member expectations and related perceptions; <i>(either formally or informally)</i>	√	
2. A mission statement with supporting goals, objectives and tasks.	√	
3. Consideration of the target equity policy.	√	
B. The JPA regularly communicates with its member entities. Such communication may include (Excellence only) <i>One or more or related communication efforts with members</i>		
1. Annual reports, newsletters, or similar media;	√	
2. Notice of major policy issues;	√	In Agendas
3. Periodic workshops, seminars, or similar educational activities;	√	
4. Surveys of its member agencies, its service providers, and staff.	√	
5. JPA website for communication with members	√	
C. The JPA governing board and staff are actively involved in education and training programs. Such involvement may be indicated by the following: (Excellence only)		
1. Participation in one or more of the following organizations:		
a. CAJPA (California Association of Joint Powers Authorities)	√	
b. PARMA (Public Agency Risk Managers Association)	√	
c. PRIMA (Public Risk Management Association)		
d. CPCU Society (Chartered Property and Casualty Underwriters)		
e. RIMS (Risk and Insurance Management Society)		
f. CASBO (California Association of School Business Officials)		
g. COSIPA (Council of Self-Insured Public Agencies)		
h. CSIA (California Self-Insurers Association)		

CRITERIA	STATUS	DISCUSSION
i. PASMA (Public Agency Safety Management Association)		
j. AGRiP (Association of Governmental Risk Insurance Pools)		
k. IEA (Insurance Educational Association)		
l. ASSE (American Society of Safety Engineers)		
m. SCIC (Society of Certified Insurance Counselors)		
2. Top management has attended at least two professional conferences or seminars in the preceding 12 months.	√	
3. The governing body members participate in pool management and risk management training.	√	
4. There is formal training of all key personnel. (As needed)	√	
5. The JPA's budget provides for the above participation and training.	√	Plus \$4,000 per member to be spent on conferences and other training
D. The JPA has developed and implemented processes and procedures relating to protection of electronic data, including:		
1. A suitable security and back-up system for all stored data. (Mandatory)	√	Alliant backup and disaster recovery policies
2. A written policy with respect to:	√	
a. Disaster recovery (Excellence only)	√	
b. Physical and electronic data security (Excellence only)	√	
c. Electronic data retention (Excellence only)	√	
d. Protection of electronic data as required by Health Insurance Portability and Accountability Act of 1996 (HIPAA), as applicable. (Excellence only)	N/A	



## AMENDMENT TO YORK RISK SERVICES' CONTRACTS

### ACTION ITEM

**ISSUE:** The CAJPA Accreditation Standards require that contracts with service providers contain a conflict of interest provision. NCCSIF's recent accreditation audit contained a requirement to add additional language to the current York contracts to clarify who has the duty to disclose conflicts:

*The contracts with York require a claims administrator to disclose conflicts of interest and complete a Form 700, claims administrator is not defined and York Risk Services is defined as "York", not the claims administrator. The duty to disclose must be clearly that of York.*

The Program Administrators have prepared the attached amendments to both the Workers' Compensation and Liability claims administration agreements to satisfy the CAJPA requirement.

**RECOMMENDATION:** Review and approve the amendments to York's current contract as presented or revised.

**FISCAL IMPACT:** None.

**BACKGROUND:** NCCSIF has maintained CAJPA Accreditation since 1993 and is re-accredited every three years.

### ATTACHMENT(S):

1. Proposed Amendment Two of NCCSIF Liability Claims Administration Agreement dated July 2013, First Amendment for term 2016-2019
2. Proposed Amendment Four of NCCSIF Workers' Compensation Claims Administration Agreement dated July 2010, Second Amendment for term 2016-2019

## **AMENDMENT TWO TO THE LIABILITY SELF-INSURANCE CLAIMS ADMINISTRATION AGREEMENT**

This Amendment Two to that certain Liability Self-Insurance Claims Administration Agreement dated as of July 1, 2013 and as subsequently amended (collectively the "Agreement") by and between Northern California Cities Self Insurance Fund ("NCCSIF") and York Risk Services Group, Inc. ("York").

### WITNESSETH

WHEREAS, the parties wish to incorporate conflict of interest language into the Agreement.

NOW, THEREFORE, in consideration of the mutual promises contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

1. The following shall be incorporated into the Agreement as Section 8:

"York will immediately disclose income of any kind received from sources other than that defined in the Compensation section of this Agreement because of the services performed under this contract.

York shall also immediately disclose any financial interest York may have in any company or firm in which York employs in the performance of services under this contract. Certain claims related expenses may be performed by affiliates of York or other providers that have relationships with York. The costs for those services are clearly indicated in loss runs or other reports for any applicable claim.

In the event a claim or incident is report to York by NCCSIF and it is determined that actual or potential claims, co-defendant(s), or any involved person or entity therein are also clients of York or have a current or potential financial relationship with York that may compromise York's judgment or ability to act in the best interest of NCCSIF, York shall immediately notify NCCSIF of such potential conflict of interest so NCCSIF may have the option to choose an independent investigator or adjuster. This conflict of interest provision extends until final resolution of the claim or incident."

2. All other terms of the Agreement shall remain in force and unchanged. Any conflicts between this amendment and the original Agreement, including any prior executed amendments, shall be superseded by the terms provided herein.

In Witness Whereof, the parties have executed this amendment to be effective as of November 29, 2018.

NCCSIF

YORK RISK SERVICES GROUP, INC.

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

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

Name: \_\_\_\_\_

Jody A. Moses

Title: \_\_\_\_\_

Executive Vice President

**AMENDMENT FOUR TO THE  
WORKERS' COMPENSATION SELF-INSURANCE CLAIMS  
ADMINISTRATION AGREEMENT**

This Amendment Four to that certain Workers' Compensation Self-Insurance Claims Administration Agreement dated as of July 1, 2010 and as subsequently amended (collectively the "Agreement") by and between Northern California Cities Self Insurance Fund ("NCCSIF") and York Risk Services Group, Inc. ("York").

WITNESSETH

WHEREAS, the parties wish to incorporate conflict of interest language into the Agreement.

NOW, THEREFORE, in consideration of the mutual promises contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

1. The following shall be incorporated into the Agreement as Section 8(H):

"York will immediately disclose income of any kind received from sources other than that defined in the Compensation section of this Agreement because of the services performed under this contract.

York shall also immediately disclose any financial interest York may have in any company or firm in which York employs in the performance of services under this contract. Certain claims related expenses may be performed by affiliates of York or other providers that have relationships with York. The costs for those services are clearly indicated in loss runs or other reports for any applicable claim.

In the event a claim or incident is report to York by NCCSIF and it is determined that actual or potential claims, co-defendant(s), or any involved person or entity therein are also clients of York or have a current or potential financial relationship with York that may compromise York's judgment or ability to act in the best interest of NCCSIF, York shall immediately notify NCCSIF of such potential conflict of interest so NCCSIF may have the option to choose an independent investigator or adjuster. This conflict of interest provision extends until final resolution of the claim or incident."

2. All other terms of the Agreement shall remain in force and unchanged. Any conflicts between this amendment and the original Agreement, including any prior executed amendments, shall be superseded by the terms provided herein.

In Witness Whereof, the parties have executed this amendment to be effective as of November 29, 2018.

NCCSIF

YORK RISK SERVICES GROUP, INC.

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

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

Name: \_\_\_\_\_

Jody A. Moses

Title: \_\_\_\_\_

Executive Vice President



**LIABILITY CLAIM SETTLEMENTS  
ABOVE BANKING LAYER**

**INFORMATION ITEM**

**ISSUE:** Members are provided a list of claims closed from June 1, 2017 to November 20, 2018 that exceeded a Member's Banking Layer. The list is provided for disclosure and discussion purposes, since some of these claims were discussed and authority granted in closed session by the Claims or Executive Committee.

**RECOMMENDATION:** None. Information Only.

**FISCAL IMPACT:** None.

**BACKGROUND:** Closed session claim settlement discussions most often result in approval of authority or direction to resolve a claim but rarely result in reportable action once the closed session is over since the claim or suit is still not settled. Copies of any contracts, releases or settlements finally approved must be made available promptly, but there is no other requirement to publicly disclose settlements. The list of claims settled since June 1, 2017 is meant to inform the Board of closed session settlements and serve as a risk management tool for discussion.

**REFERENCE:** Government Code: All actions taken and all votes in closed session must be publicly reported orally or in writing within 24 hours (§ 54957.1(b)), and copies of any contracts or settlements finally approved must be made available promptly (§ 54957.1(c)).

**ATTACHMENT(S):** *Handout* at the meeting



BACK TO AGENDA

Northern California Cities Self Insurance Fund  
Training and Board of Directors Meeting  
December 13, 2018

Agenda Item I.5.

## ROUND TABLE DISCUSSION

### INFORMATION ITEM

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

**RECOMMENDATION:** None.

**FISCAL IMPACT:** None.

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

**ATTACHMENT(S):** None.



## INFORMATION ITEMS

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

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

**FISCAL IMPACT:** None.

**BACKGROUND:** None

### ATTACHMENT(S):

1. PARMA 2019 Conference (February 10-13, 2018) in Anaheim, CA
2. Glossary of Terms
3. NCCSIF Organizational Chart
4. NCCSIF 2019 Meeting Calendar
5. NCCSIF Resource Contact Guide
6. NCCSIF Travel Mileage Reimbursement Form

**RISK**  
**THE**  
**AGENCY**  
**STRIKES BACK**  
**WAR**



**FEBRUARY 10 - 13, 2019**  
**DISNEYLAND® HOTEL • ANAHEIM, CA**

**45th Conference & Expo • Attendee Brochure**



FEBRUARY 10 - 13, 2019 • DISNEYLAND® HOTEL • ANAHEIM, CA

### Welcome Message



Dear Colleagues,  
On behalf of the Public Agency Risk Management Association (PARMA), I am proud to present our 45th Annual Risk Management Conference! Themed *Risk Wars: The Agency Strikes Back*, the annual meeting will be held at the Disneyland® Hotel, February 10-13, 2019. Join risk management colleagues from across the state for what is sure to be a high-quality educational experience.

Our strategic plan and our mission to promote, develop, and facilitate educational and leadership training, have been incorporated into our 2019 conference. We have developed an outstanding list of interactive sessions that are taught by renowned speakers with immense knowledge of the risk management industry. Attend in-depth sessions on liability, safety, workers' compensation, risk management, and professional development.

Don't miss out on this exciting educational experience at this fun location! I look forward to seeing you in February.

Sam Mann, PARMA President

### Board of Directors & Conference Planning Committee

#### Officers

- Sam Mann ..... President
- Catherine Jones ..... Vice President
- Jeff Rush ..... Secretary/Treasurer
- Kim Hunt ..... Immediate Past President

#### Directors

- Karen Bianchini
- Chuck Pode
- Larry Costello
- Paul Zeglovitch

#### Planning Committee

- Felicia Amenta
- Keith Epstein
- Pamela Heron
- Kyle McKibbin
- Steven Schwartz
- Carl Warren
- Tani Bragg
- Candice Fisher
- Laura Gannon
- Alice Burnett
- DeAnna Soria
- Tanesha Welch
- Melissa Delaney
- Janet Hamilton
- Gabriella Hubbard
- Alex Mellor
- Kathy Thomas
- Paula White

#### Staff

- Gloria Peterson ..... Executive Director
- Becky McGuire ..... Events Manager
- Stacey Siqueiros ..... Exhibit & Sponsor
- Scott Keyport ..... Membership
- Brenda Johnson ..... Golf Tournament Manager

### PARMA Identity Statement

PARMA is a professional community of California public agency personnel with responsibility for risk management, and a network of risk management service providers.

### Mission Statement

PARMA is dedicated to the professional development of all California public agency personnel with responsibility for risk management, and to the promotion of risk management as a critical component for public agency fiscal health.

### PARMA Social Media Links

Facebook page: <https://www.facebook.com/PublicAgencyRiskManagementAssociation/>

LinkedIn: <https://www.linkedin.com/in/parma2762>

Twitter: <https://twitter.com/PARMA2762>

PARMA 2019 Conference Hashtag: #PARMAConf2019

Vimeo: <https://vimeo.com/parmavideos>

Instagram: <https://www.instagram.com/parma2762/>

# How to Register

## Three Ways to Register!

ONLINE:  
www.PARMA.com

MAIL TO:  
PARMA  
One Capitol Mall, Suite 800  
Sacramento, CA 95814

FACSIMILE:  
(916) 444-7462

## Registration Pricing

	MBR EARLY	MBR REGULAR	MBR ONSITE	NON MBR EARLY	NON MBR REGULAR	NON MBR ONSITE
Public Entity Registration - 1st Person	\$350.00	\$450.00	\$550.00	\$500.00*	\$600.00*	\$700.00*
Public Entity Registration - 2nd and Additional Registrations	\$320.00	\$420.00	\$520.00	\$380.00	\$480.00	\$580.00
Associate Registration	\$800.00	\$900.00	\$1,000.00	\$1,000.00	\$1,100.00	\$1,200.00
Sponsor Additional Registrants	\$425.00	\$425.00	\$525.00	\$425.00	\$425.00	\$525.00
Guest	\$350.00	\$350.00	\$350.00	\$350.00	\$350.00	\$350.00
Exhibitor Registration ( <i>Additional Registrations After First Two Comps</i> )	\$425.00	\$425.00	\$525.00	\$425.00	\$425.00	\$525.00

### Attendee Pricing for Non-PARMA Members

\*Registration includes non-refundable membership through June 30, 2019 for public entities only. Only one person from each entity needs to register at the nonmember rate. All others from the same entity can use the additional member pricing above.

### Important Deadlines

12/3/2018 Early Bird Pricing End Date (register on or before this date)  
12/4/2018 Regular Pricing Start Date  
2/4/2019 Onsite Registration Fees Apply

### Refund Policy

Requests for refunds must be received in writing. Cancellations postmarked on or before December 3, 2018 will receive a full refund. Membership dues will not be refunded if registering as a nonmember. Cancellations postmarked after December 3, 2018 will be subject to a \$100 service charge. No reimbursement will be given after January 16, 2019 but substitutions will be accepted. Please allow 60 days after the close of the conference for refund processing.

No refunds on golf fees or membership dues.

If PARMA must cancel this conference for any reason, liability is limited to the registration fees paid only. PARMA is not responsible for any other expenses incurred, including travel and accommodation fees.

### Special Needs

If for any reason, you require assistance or special accommodations, please indicate so on the registration form. PARMA conference management will contact you to ensure proper accommodations are made.

When registering online, please check the appropriate box to indicate the requirement of vegetarian meals.

## PARMA Social Media Links

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LinkedIn: <https://www.linkedin.com/in/parma2762>

Twitter: <https://twitter.com/PARMA2762>

PARMA 2019 Conference Hashtag: #PARMAConf2019

Vimeo: <https://vimeo.com/parmavideos>

Instagram: <https://www.instagram.com/parma2762/>

## Conference Location & Accommodations

### Conference Location

Disneyland® Hotel Conference Center  
1150 West Magic Way  
Anaheim, California 92802

### Hotel Reservations

Upon completion of and payment of your registration, you will receive a confirmation email with details on reserving a hotel room.

### Room Rates

Disney's Grand Californian Hotel® & Spa

\$254.00 / night

Disneyland® Hotel

\$194.00 / night

Disney's Paradise Pier® Hotel

\$174.00 / night

Prices do not include room fees and Taxes.

Cancellation Policy: 14 Days Prior to Arrival.

Final day to book hotel is January 16, 2019.

PARMA requires a one-night nonrefundable deposit.

### Parking

Self-parking \$10.00 / night    Valet parking \$22.00 / night



### Discounted Special Group Theme Park Tickets Available

You may purchase discount special group rate theme park tickets when making your hotel reservation by using the hotel link provided in your PARMA registration email confirmation. Theme park tickets must be purchased through the link before February 5, 2019 at 9:00pm.

You will not be able to purchase discounted theme park tickets after this date or onsite.

## Surprise Keynote Speaker



Our surprise presenter will show us how to maintain confidence under pressure. Confidence is the ground of effective action, constructive dialogue, and innovative solutions when stressful circumstances arise. Attendees of this session will learn how to stay connected to clients and colleagues when conflict arises.

Our surprise guest speaker has presented more than 2,500 times over the last 30 years to audiences that have included such dignitaries as Bill Gates, President Clinton, the Prime Minister of Canada and to hundreds of Fortune 500 companies. The speaker will address how to succeed in challenging circumstances and achieve best outcomes while navigating difficult conversations.

He attributes his success to years of practice with challenging circumstances and his experience consulting with both non-profits and private sector corporations.

## PARMA Social Media Links

 Facebook page: <https://www.facebook.com/PublicAgencyRiskManagementAssociation/>

 LinkedIn: <https://www.linkedin.com/in/parma2762>

 Twitter: <https://twitter.com/PARMA2762>

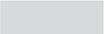
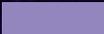
PARMA 2019 Conference Hashtag: #PARMAConf2019

 Vimeo: <https://vimeo.com/parmavideos>

 Instagram: <https://www.instagram.com/parma2762/>

# Conference at a Glance

## Session Color Codes

	General		Risk Management		Liability		Insurance
	Wellness/Safety		Workers' Compensation		Leadership		

Sessions are color coded by their educational focus.

### Sunday, February 10, 2019

8:00 am - 1:00 pm	2019 PARMA Annual Golf Tournament (Separate Fee \$150.00)
1:00 pm - 6:00 pm	Conference Registration

### Monday, February 11, 2019

6:30 am - 7:15 am	Morning Walk
7:00 am - 5:00 pm	Conference Registration
7:00 am - 8:30 am	Chapter Officer Training
8:30 am - 10:00 am	Welcome Breakfast (Plated) and Surprise Keynote Speaker (Exhibit Hall to be Closed)
10:00 am - 5:00 pm	Exhibit Hall Open
10:00 am - 10:30 am	Networking Break and Dedicated Exhibit Time

10:30 am - Noon	A1 Avoiding the Danger Zone - Minimizing Risk and Defending Claims for Dangerous Condition of Public Property, Inverse Condemnation CE/MCLE	A2 Insurance 101 - "Am I Covered?" CE/MCLE	A3 How Are the Current Public Entity Carve Outs Doing?	A4 Spin the Wheel, Permanent Disability Edition!!!	A5 It Takes a Jedi: Balancing ADA/FEHA and Industrial Injury Claims CE/MCLE	A6 School District Liability for Campus Violence and How Risk and Threat Assessments Might Help Avoid Exposure CE/MCLE
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12:00 pm - 1:15 pm	Lunch, PARMA Annual Membership Meeting and Sponsor Appreciation
1:15 pm - 1:45 pm	Dessert in the Exhibit Hall

2:00 pm - 3:15 pm	B1 Actuarial Hocus Pocus - The Magic Explained	B2 Lessons From A Black Swan and Other Odd Ducks	B3 What Happens When The Service Dog Eats The Comfort Hamster: Managing Mental Illness In The Workplace CE/MCLE	B4 Pulling at the Heart Strings of Safety - Making the Emotional Connection	B5 Let's Talk About Sexual Harassment) CE/MCLE	B6 Best Practices for Vacant Building Protection
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3:15 pm - 3:45 pm	Networking Break and Dedicated Exhibit Time
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4:00 pm - 4:45 pm	C1 The Life of a Construction Defect Claim Workshop CE/MCLE	C2 The Hits Keep Coming: Our Ever Changing Understanding of CTE	C3 Using Video to Monitor and Modify Risky Driving	C4 The Evolution of Vocational Rehabilitation Experts in Workers Compensation Claims	C5 Wet Buildings and Mold: Sampling and Remediation to Address Health Concerns	C6 The Force of Fraud
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9:00 pm - 11:00 pm	Star Wars Launch Bay – Risk Wars: The Agency Strikes Back Reception - At Disneyland® Theme Park.
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### Tuesday, February 12, 2019

6:30 am - 7:15 am	Morning Walk
7:30 am - 8:30 am	Breakfast, Please Sit with Your Chapter Affiliate
8:00 am - 5:00 pm	Conference Registration
8:00 am - 2:00 pm	Exhibit Hall Open

# Conference at a Glance

## Tuesday, February 12, 2019 continued

8:30 am - 10:00 am	D1 Complexity	D2 The Art of Non-Submission	D3 Out Front Ideas Live: Biggest Risk Management Challenges Facing Public Entity Employers	D4 Cal/OSHA, Surviving an Inspection CE/MCLE	D5 The ABCs of Cyber - Assessing Vulnerabilities, Balanced Responses and Coverage Pitfalls CE/MCLE	D6 Gimme Shelter: The Homeless Dilemma for Cities
10:00 am - 10:30 am	Networking Break and Dedicated Exhibit Time					
10:45 am - 12:15 pm	E1 Early Resolution ~ Sorry InWorks	E2 Workers' Comp Bingo 2019	E3 Contractual Risk Transfer Overview	E4 Cal/OSHA, Top Citations and Why They Stick CE/MCLE	E5 Student Rights, Safety and Responsibilities CE/MCLE	E6 Collaboration Workshop: Mining the Experience of Your Peers to Solve Real Problems
12:15 pm - 1:45 pm	Lunch in the Exhibit Hall and Exhibitor Prize Drawings					
2:00 pm - 3:15 pm	F1 How FEMA Grants and Property Insurance Can Maximize Recovery for the Public Agency	F2 Defending A Public Entity Case At Trial - Analyzing Trial Issues and Explaining The Trial Process Step-by-Step	F3 Contractual Risk Transfer Indemnity & Additional Insured Issues	F4 Settlement and Closure of Safety Officer Claims - Analysis and Solutions	F5 The Education Code v. Workers Compensation CE/MCLE	F6 Natural Disasters and Risk Management
3:15 pm - 3:30 pm	Refreshment Break					
3:30 pm - 4:45 pm	G1 Advanced Technology - Levels of Autonomous Vehicles and Collision Avoidance	G2 Going Cold Turkey: Opioids, Prop 215 and Other Drugs - Strategies to Manage and Minimize Abuse	G3 Contractual Risk Transfer Hot Button Issues	G4 Active Shooter and Workplace Violence on Campus - Preparedness, Response and Recovery	G5 The Benefits of Structured Settlements - (Are They Still Relevant as a Negotiation Tool?)	G6 Winning a Public Agency's Risk Culture War: ISO 31000 Strikes Back!
6:30 pm - 7:30 pm	PARMA Reception					

## Wednesday, February 13, 2019

6:30 am - 7:15 am	Morning Walk					
8:00 am - 8:45 am	Continental Breakfast					
9:00 am - 10:00 am	H1 Schools Interchange	H2 Psychiatric and Stress Claims How Not To Go Crazy Just Because Your Employee Did	H3 Third-party Negligence, Subrogation, and Workers Compensation	H4 Accident Reconstruction - How Can it Help You? CE/MCLE	H5 From Start to Finish: Implementing Effective Workplace Wellness Programs Citywide	
10:00 am - 10:15 am	Refreshment Break					
10:15 am - 11:30 am	Ed Rush, Closing Speaker					

## Top Gun Success and Fighter Pilot Precision for Risk Management



In this fast-paced, energetic presentation, former F-18 Top Gun pilot Ed Rush will show you how to get more done in less time, and with less waste.

With principles learned in his 13-year Marine Corps career, Ed will demonstrate the 3 keys to speed and success as a leader.

In fact, Ed will show you how he went from failing Kindergarten to flying \$40 Million-

dollar supersonic fighters in combat. The principles come from "in the trenches" experience and will be carefully tailored to your community.

Ed will demonstrate the principles for getting more done in less time with less waste, thereby increasing productivity and decreasing error.

He will also show the secrets to seamless, effective communication. Drawn from his fighter pilot career and extensive business experience, this principle alone will dramatically increase your communication skills and effectiveness.

In final, he will show your team & leadership the 3 keys to success and how to implement them to experience more speed & fulfillment in their work.

# Registration Form

2019 PARMA Conference - February 11-13  
Disneyland Hotel, Anaheim, CA

## Registrant Information

Company/Public Entity \_\_\_\_\_

Main Contact \_\_\_\_\_

Contact Address \_\_\_\_\_

City / State / Zip \_\_\_\_\_

Phone \_\_\_\_\_

Fax \_\_\_\_\_

Email \_\_\_\_\_

## Three Ways to Register!

**ONLINE:**  
www.PARMA.com

**MAIL TO:**  
PARMA  
One Capitol Mall  
Suite 800  
Sacramento, CA, 95814

**FACSIMILE:**  
(916) 444-7462

## Hotel Reservations

Upon completion of and payment of your registration you will receive a confirmation email with details on reserving a hotel room.

## Important Deadlines

12/3/2018 Early Bird Pricing Last Date  
12/4/2018 Regular Pricing Start Date  
2/4/2019 Onsite Registration Only

## Attendee Pricing for Non-PARMA Members

\*Registration includes a one-year, non-refundable membership to PARMA.

**Only one person from each company needs to register at the nonmember rate.**

All others from the same company/entity can use the additional member pricing.

Check here to opt-out of the PARMA membership.

## Registration Pricing

	MEMBER EARLY	MEMBER REGULAR	NON MBR EARLY*	NON MBR REGULAR*
Public Entity (1st Person)	\$350.00	\$450.00	\$500.00	\$600.00
Public Entity (2nd and Further Registrations)	\$320.00	\$420.00	\$380.00	\$480.00
Associate Registration	\$800.00	\$900.00	\$1,000.00	\$1,100.00
Sponsor Additional Registrants	\$425.00	\$425.00	\$425.00	\$425.00
Guest	\$350.00	\$350.00	\$350.00	\$350.00
Exhibitor Registration <i>(Additional Registrations After First Two Comps)</i>	\$425.00	\$425.00	\$425.00	\$425.00

## Attendees

Type (see chart above)	Fee (see chart above)	Name	Email
<b>Total \$</b>	Upon completion of and payment of your registration you will receive a confirmation email with details on reserving a hotel room.		

## Payment Information

Credit Card     Check (Check Number \_\_\_\_\_)

Credit Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_ Security Code \_\_\_\_\_ Billing Address (include postal code) \_\_\_\_\_

Name on Card \_\_\_\_\_ Signature \_\_\_\_\_

## Refund Policy

Requests for refunds must be received in writing. Cancellations postmarked on or before December 5, 2018, will receive a full refund. Membership dues will not be refunded if registering as a nonmember. Cancellations postmarked after December 5, 2018, will be subject to a \$100 service charge. No reimbursement will be given after January 16, 2019 but substitutions will be accepted. Please allow 60 days after the close of the conference for refund processing.

## Special Needs? Diet Restrictions? Let us know:

\_\_\_\_\_

\_\_\_\_\_

# GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## GLOSSARY OF TERMS

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

## NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND

### 2018 Organizational Chart

Updated as of 12/6/18

MEMBER ENTITY	BOARD OF DIRECTORS	BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	<b>EC / CC</b> Liz Cottrell	Jeff Kiser	Liz Cottrell	Chief Michael Johnson
City of AUBURN	Cristina Shafer	<i>Vacant</i>	Shari Harris	Interim Chief Victor Pecoraro
City of COLUSA	Toni Benson	<i>Vacant</i>	Toni Benson	Chief Josh Fitch
City of CORNING	<b>EC</b> Kristina Miller	Tom Watson	Tom Watson	Chief Jeremiah Fears
City of DIXON	Rachel Ancheta	Kim Stalie	Rachel Ancheta	Chief Robert Thompson
City of ELK GROVE	Brad Koehn	Kara Reddig	Jim Ramsey Julie Rucker - Alternate Rep.	Lieutenant Jeff Scott
City of FOLSOM	Jim Francis	Kristine Haile	Kristine Haile	<i>Vacant</i>
City of GALT	Cora Hall	Eugene Palazzo	Cora Hall	Chief Tod Sockman (Vice-Chair)
City of GRIDLEY	<b>EC</b> Juan Solis	Elisa Arteaga	Juan Solis	Interim Chief Allen Byers
City of IONE	Jon Hanken	Lori McGraw	Jon Hanken	Chief Tracy Busby
City of JACKSON	Yvonne Kimball	Dalacie Blankenship	Yvonne Kimball	Chief Scott Morrison
City of LINCOLN	<i>Vacant</i>	Ruthann Codina	<i>Vacant</i>	Chief Doug Lee
City of MARYSVILLE	<i>Vacant</i>	Jennifer Styczynski	<i>Vacant</i>	Chief Chris Sachs
City of NEVADA CITY	Loree' McCay	Catrina Olson	Loree' McCay	<i>Vacant</i>
City of OROVILLE	<b>VP / EC / CC</b> Liz Ehrenstrom (Vice-Chair)	<i>Vacant</i>	Liz Ehrenstrom (Chair)	Lt. Chris Nicodemus
Town of PARADISE	<b>S / EC / CC</b> CJPRMA Rep Gina Will	Crystal Peters	Crystal Peters	Chief Eric Reinbold
City of PLACERVILLE	<b>P / EC / CC</b> Dave Warren (Chair)	Cleve Morris	Dave Warren	Chief James Ortega
City of RED BLUFF	<b>EC</b> Sandy Ryan	Anita Rice	Sandy Ryan	Chief Kyle Sanders (Chair)
City of RIO VISTA	<i>Vacant</i>	Robert Hickey	<i>Vacant</i>	Chief Dan Dailey
City of ROCKLIN	Kimberly Sarkovich	Andrew Schiltz, CPA	Kimberly Sarkovich	Chief Chad Butler
City of WILLOWS	<b>T / EC / CC</b> Tim Sailsbery, CPA	<i>Vacant</i>	Wayne Peabody	N/A
City of YUBA CITY	Natalie Springer	Robin Bertagna, CPA	Sheleen Loza	Chief Robert Landon

OFFICERS		
		Term of Office
<b>President (P)</b>	Dave Warren	1/1/2017 - 12/31/2018
<b>Vice President (VP)</b>	Liz Ehrenstrom	1/1/2018 - 12/31/2019
<b>Treasurer (T)</b>	Tim Sailsbery	1/1/2018 - 12/31/2018
<b>Secretary (S)</b>	Gina Will	9/27/2018 - 12/31/2020
<b>CJPRMA Board Representative</b>		

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

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

PROGRAM ADMINISTRATORS (Alliant Insurance Services)
Marcus Beverly
Michael Simmons
Raychelle Maranan

CLAIMS ADMINISTRATORS (York Risk Services)
Dorienne Zumwalt
Steven Scott (Workers' Comp)
Tom Baber (Liability)

RISK CONTROL CONSULTANTS (Bickmore)
Gail Zeigler
Tom Kline
Enriqueta (Henri) Castro

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



**2019 MEETING CALENDAR**

Thursday, February 21, 2019 ..... **Police Risk Management Committee** at 10:00 a.m.

Thursday, March 14, 2019 ..... *Executive Committee* at 10:00 a.m.  
**Claims Committee** at 11:30 a.m.

Thursday, April 25, 2019 ..... **Risk Management Committee** at 10:00 a.m.  
**Board of Directors** at 12 noon

Thursday, May 16, 2019..... **Claims Committee** at 10:00 a.m.  
*Executive Committee* at 11:30 a.m.

Thursday, June 13, 2019..... **Board of Directors** at 10:00 a.m.

Thursday, August 1, 2019 ..... **Police Risk Management Committee** at 10:00 a.m.

Thursday, September 26, 2019..... **Claims Committee** at 10:00 a.m.  
*Executive Committee* at 11:30 a.m.

Thursday, October 24, 2019..... **Risk Management Committee** at 9:30 a.m.  
**40<sup>th</sup> Anniversary Luncheon** at 11:00 a.m.  
**Board of Directors** at 1:30 p.m.

Thursday, November 7, 2019 ..... **Police Risk Management Committee** at 10:00 a.m.

Thursday, January 16, 2020 ..... Long-Range Planning and **Board of Directors** at 10:00 a.m.

Meeting Location: TBD

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

# RESOURCE CONTACT GUIDE

## SERVICE PROVIDERS AND VENDOR MATRIX



### TABLE OF CONTENTS

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

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

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

### PROGRAM SERVICE PROVIDERS

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

#### PROGRAM SERVICE PROVIDERS

SERVICE PROVIDERS	CONTACT INFORMATION	SERVICES PROVIDED
<p>ACCOUNTING SERVICES</p> <p><b>James Marta &amp; Company LLP</b> 701 Howe Avenue, Suite E3 Sacramento, CA 95825 Main: (916) 993-9494 Fax: (916) 993-9489 <a href="http://www.jpmpcpa.com">www.jpmpcpa.com</a></p>	<p><b>Jim Marta, CPA</b> <a href="mailto:jmarta@jpmcpa.com">jmarta@jpmcpa.com</a></p> <p>David Becker, CPA</p>	<ul style="list-style-type: none"> <li>▪ Billing, accounting and financial managements</li> </ul>
<p>SAFETY AND RISK CONTROL SERVICES</p> <p><b>Bickmore</b> 1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833 Main: (800) 541-4591 Fax: (855) 242-8919 <a href="http://www.bickmore.net">www.bickmore.net</a></p>	<p><b>Gail Zeigler</b> Office: (916) 244-1108 <a href="mailto:gzeigler@bickmore.net">gzeigler@bickmore.net</a></p> <p><b>Tom Kline</b> - Police Risk Management Office: (916) 244-1121 <a href="mailto:tkline@bickmore.net">tkline@bickmore.net</a></p>	<ul style="list-style-type: none"> <li>▪ Telephone Hotline - Questions &amp; Guidance</li> <li>▪ Hazard &amp; Safety Assessment</li> <li>▪ Program/Policy Development</li> <li>▪ Ergonomic Evaluations</li> <li>▪ On-site Training</li> <li>▪ Safety Materials</li> <li>▪ On-line Streaming Videos</li> <li>▪ Webinars - WC and Liability Risk Management Topics</li> </ul>
<p>CLAIMS ADMINISTRATION</p> <p><b>York Risk Services Group, Inc.</b> P.O. Box 619079 Roseville, CA 95661-9058 Main: (916) 783-0100 Fax: (866) 548-2637 <a href="http://www.yorkrsg.com">www.yorkrsg.com</a></p>	<p><b>Dorienne Zumwalt</b> Office: (916) 960-1017 <a href="mailto:dorienne.zumwalt@yorkrsg.com">dorienne.zumwalt@yorkrsg.com</a></p> <p><b>Steven Scott</b> - WC Unit Manager Office: (916) 960-0946 <a href="mailto:steven.scott@yorkrsg.com">steven.scott@yorkrsg.com</a></p> <p><b>Tom Baber</b> - Liability Unit Director Office: (714) 620-1302 <a href="mailto:tom.baber@yorkrsg.com">tom.baber@yorkrsg.com</a></p>	<p>Third-Party Workers' Compensation (WC) and Liability Claims Administrator --refer to York's <i>Who's Who in Claims</i> for specific Claim Adjuster's contact information.</p> <p>Report New Liability Claims to: <a href="mailto:NCaYorkLiabilityClaims@yorkrsg.com">NCaYorkLiabilityClaims@yorkrsg.com</a></p>

## RESOURCE CONTACT GUIDE

### SERVICE PROVIDERS AND VENDOR MATRIX

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

## RESOURCE CONTACT GUIDE

### SERVICE PROVIDERS AND VENDOR MATRIX

<p><b>Lexipol</b> Law Enforcement and Fire risk management</p> <p>Website: <a href="http://www.lexipol.com">www.lexipol.com</a></p>	<p>David Espinosa Office: (949) 292-4874 Email: <a href="mailto:despinosa@alexipol.com">despinosa@alexipol.com</a></p>	<ul style="list-style-type: none"> <li>▪ Police Risk Management Policies and Procedures</li> <li>▪ Fire Training (*additional member cost)</li> </ul>
<p><b>CalTIP - California Transit Insurance Pool</b> Self-insurance program for public transit operators</p>	<p>Lee Sorenson, Bickmore Risk Services Office: (800) 541-4516 ext. 1168 Email: <a href="mailto:lsorenson@bickmore.net">lsorenson@bickmore.net</a> Website: <a href="http://www.caltiponline.org/">http://www.caltiponline.org/</a></p>	<ul style="list-style-type: none"> <li>▪ Transit Specific Risk Management Resources for Member Cities (Auburn, Dixon, and Folsom)</li> </ul>

CONTRACTED VENDOR SERVICES (additional member cost)		
VENDOR SERVICES	CONTACT INFORMATION	SERVICES PROVIDED
<p>EMPLOYEE ASSISTANCE PROGRAM</p> <p><b>ACI Specialty Benefits Corporation</b> 6480 Weathers Place, Suite 300 San Diego, CA 92121 Main: (800) 932-0034 Fax: (858) 452-7819 <a href="http://www.acieap.com">www.acieap.com</a></p>	<p>Colleen Shuster, Account Manager Office: (858) 529-0171 Email: <a href="mailto:cshuster@acispecialtybenefits.com">cshuster@acispecialtybenefits.com</a></p>	<ul style="list-style-type: none"> <li>▪ Employee Assistance Program</li> </ul>
<p>Pre-employment Medical Services</p> <p><b>Occu-Med</b></p>	<p>Bill Vogeler Office: (559) 435-2800, ext. 101 Email: <a href="mailto:bvogeler@occu-med.com">bvogeler@occu-med.com</a> Website: <a href="http://www.occu-med.com">www.occu-med.com</a></p>	<ul style="list-style-type: none"> <li>▪ Review of Pre-placement Medical Exams</li> <li>▪ Job Analysis</li> </ul>
<p>Sewer Risk Management</p> <p><b>DKF Solutions Group, LLC</b></p>	<p>David Patzer Office: 707.373.9709 Email: <a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a> Website: <a href="http://www.dkfsolutions.com">http://www.dkfsolutions.com</a></p>	<ul style="list-style-type: none"> <li>▪ Sewer Risk Management</li> </ul>
<p>Aquatics Risk Management</p> <p><b>Total Aquatic Management</b> <a href="http://www.totalaquaticmanagement.webs.com">www.totalaquaticmanagement.webs.com</a></p>	<p>Jim Wheeler Office: (510) 523-3155 Email: <a href="mailto:jim@totalaquaticmanagement.com">jim@totalaquaticmanagement.com</a> <a href="mailto:swimnjim@hotmail.com">swimnjim@hotmail.com</a></p>	<ul style="list-style-type: none"> <li>▪ Aquatic Safety services</li> <li>▪ Certified Pool Operator (CPO) Trainings</li> </ul>
<p>Sidewalk Repair Services</p> <p><b>Precision Concrete Cutting</b> Main: (866) 792-8006 Fax: (650) 240-3866 <a href="http://www.dontgrind.com">www.dontgrind.com</a></p>	<p><b>Katrina Lynch</b> (916) 847-7346 <a href="mailto:Klynch@dontgrind.com">Klynch@dontgrind.com</a></p> <p><b>Joseph Ortega</b> <a href="mailto:jortega@DontGrind.com">jortega@DontGrind.com</a></p>	<ul style="list-style-type: none"> <li>▪ Sidewalk cutting to repair defects</li> <li>▪ Will inspect to your specifications</li> <li>▪ Map defects</li> <li>▪ Repairs @ \$35 to \$50 per location</li> </ul>

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

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

#### RISK MANAGEMENT SERVICE CATEGORY

<b>Telephone Hot Line Questions/Guidance</b>	<p><b>BICKMORE</b> Bickmore is NCCSIF’s risk control services provider. Gail is your point of contact for risk management questions and guidance.</p>																																				
<b>Hazard &amp; Safety Assessment</b>	<p><b>BICKMORE</b> A comprehensive Hazard &amp; Safety Assessment is completed for each city to help identify risk management strengths and improvement opportunities. The assessment is used as a tool to help prioritize risk management efforts. It includes best practices in the following areas:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">1. Risk Management Program Overview</td> <td style="width: 33%;">12. Emergency Response &amp; Management</td> <td style="width: 33%;">23. Lockout-Tagout</td> </tr> <tr> <td>2. Aerial Lift Operations</td> <td>13. Employment Practices Liability</td> <td>24. Parks &amp; Recreation Operations</td> </tr> <tr> <td>3. Aerosol Transmissible Diseases (ATD) Control</td> <td>14. Ergonomic Injury Management</td> <td>25. Personal Protection Equipment</td> </tr> <tr> <td>4. ADA Compliance</td> <td>15. Fire Department Operations</td> <td>26. Police Department Operations</td> </tr> <tr> <td>5. Animal Control Services</td> <td>16. Fire Prevention Program</td> <td>27. Respiratory Protection Program</td> </tr> <tr> <td>6. Automobile &amp; Fleet Liability</td> <td>17. Forklifts &amp; Powered Industrial Trucks</td> <td>28. Return-to-Work &amp; Transitional Duty</td> </tr> <tr> <td>7. Blood Borne Pathogens ECP</td> <td>18. Hazard Communication Program</td> <td>29. Sewers Liability Management</td> </tr> <tr> <td>8. Business Continuity Plan</td> <td>19. Hearing Conservation Program</td> <td>30. Sidewalks Liability Management</td> </tr> <tr> <td>9. Confined Space Entry Program</td> <td>20. Heat Illness Prevention Program</td> <td>31. Traffic Engineering</td> </tr> <tr> <td>10. Contractor Selection &amp; Control</td> <td>21. Information Technology</td> <td>32. Trenching &amp; Excavation Operations</td> </tr> <tr> <td>11. Contractual Transfer of Risk</td> <td>22. Injury &amp; Illness Prevention Program</td> <td>33. Urban Forest Management</td> </tr> <tr> <td></td> <td></td> <td>34. Work Zone Safety</td> </tr> </table>	1. Risk Management Program Overview	12. Emergency Response & Management	23. Lockout-Tagout	2. Aerial Lift Operations	13. Employment Practices Liability	24. Parks & Recreation Operations	3. Aerosol Transmissible Diseases (ATD) Control	14. Ergonomic Injury Management	25. Personal Protection Equipment	4. ADA Compliance	15. Fire Department Operations	26. Police Department Operations	5. Animal Control Services	16. Fire Prevention Program	27. Respiratory Protection Program	6. Automobile & Fleet Liability	17. Forklifts & Powered Industrial Trucks	28. Return-to-Work & Transitional Duty	7. Blood Borne Pathogens ECP	18. Hazard Communication Program	29. Sewers Liability Management	8. Business Continuity Plan	19. Hearing Conservation Program	30. Sidewalks Liability Management	9. Confined Space Entry Program	20. Heat Illness Prevention Program	31. Traffic Engineering	10. Contractor Selection & Control	21. Information Technology	32. Trenching & Excavation Operations	11. Contractual Transfer of Risk	22. Injury & Illness Prevention Program	33. Urban Forest Management			34. Work Zone Safety
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<p><b>Program &amp; Policy Development</b></p>	<p><b>BICKMORE</b> Our risk control service includes assistance with the development and implementation of Cal/OSHA required written programs such as Injury &amp; Illness Prevention Program, Hazard Communication Program, Aerosol Transmissible Diseases Procedures for fire and police, Bloodborne Pathogens Exposure Control Plan, etc. Our website also includes sample programs and guides.</p> <p><b>CSAC-EIA (Additional Cost)</b> CSAC-EIA loss prevention specialists are available to provide assistance with program development at an additional cost to NCCSIF members. Contact CSAC-EIA directly for assistance.</p> <p><b>LEXIPOL</b> NCCSIF members have access to the police risk management policies offered through Lexipol.</p>
<p><b>On-Site Training</b></p>	<p><b>BICKMORE</b> On-site training is available to members on a variety of workers’ compensation, liability, and EPL exposures. Training topics include, but are not limited to, Cal/OSHA program requirements, hazard inspections, accident investigation, forklift certification, driver training, sexual harassment, CPR certification, various workplace safety topics, and more. Contact Gail to discuss and schedule on-site training.</p> <p><b>CSAC-EIA</b> CSAC-EIA is available to conduct a variety of workers’ compensation related safety training at an additional cost to members. Contact Travis Clemmer to discuss available topics and scheduling.</p> <p><b>CJPRMA</b> Every year CJPRMA conducts up to five regional training workshops throughout California. In the past, topics have included contractual risk transfer, police liability, parks and recreation liability, and sidewalk liability controls. CJPRMA will send the training announcement to Alliant, who will then forward to all NCCSIF members.</p>
<p><b>Ergonomic Evaluations</b></p>	<p><b>BICKMORE</b> Bickmore is available to conduct office and industrial ergonomic evaluations for all members. Contact Gail Zeigler to discuss and schedule ergonomic evaluations.</p>

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

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

<p><b>Transit Resources</b></p>	<p><b>CalTIP - California Transit Insurance Pool</b> Self-insurance program for public transit operators. Member cities include Auburn, Dixon, and Folsom.</p> <p><b>Programs and Safety Materials</b></p> <ul style="list-style-type: none"> <li>▪ System Safety Program Plan (SSPP) Development</li> <li>▪ SSPP Implementation Assessment &amp; Follow-up Process</li> <li>▪ SAMPA Fleet Watch Paperless DMV EPN Program</li> <li>▪ Bus Operator Selection Survey (BOSS)</li> <li>▪ CalTIP Risk Profile</li> <li>▪ APTA Membership</li> <li>▪ Bus Stop Location &amp; Design Evaluation Program</li> <li>▪ Digital Video Event Recorder System</li> <li>▪ Mobility Device Marking &amp; Tethering Program</li> <li>▪ APTA Safety Standards</li> <li>▪ Best Practices</li> <li>▪ Bus Stop Toolkit</li> <li>▪ Pedestrian Safety Guide for Transit Agencies</li> <li>▪ Safety Posters and Flyers</li> </ul>
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# 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 \_\_\_\_\_