



President
Ms. Liz Ehrenstrom
City of Oroville

Treasurer
Mr. Tim Sailsbery
City of Willows

**NCCSIF
2014 PLANNING SESSION &
BOARD OF DIRECTORS
MEETING**

Vice President
Mr. Russell Hildebrand
City of Rocklin

Secretary
Ms. Gina Will
Town of Paradise

Date: Thursday, January 8, 2015 (Re-scheduled)
Time: 9:00 a.m. (Breakfast served at 8:30 a.m.)

Location: The Harvest Room – New Earth Market
<http://www.newearthmarket.com/harvest-room>
1475 Tharp Road
Yuba City, CA 95993
(530) 673-9355

A – Action
I – Information

1 – Attached
2 – Hand Out
3 – Separate Cover
4 – Verbal
5 – Previously Mailed

MISSION STATEMENT

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

AGENDA

A. CALL TO ORDER

B. PUBLIC COMMENTS

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

C. APPROVAL OF AGENDA AS POSTED

A 1

D. 2014 LONG RANGE PLANNING TOPICS

I

Est Time

9:05 am
pg. 01

I. Short History of NCCSIF & Self Insurance Pooling

Mike Simmons will give a brief verbal history of NCCSIF and Self Insurance Pooling.

1

9:20 am
pg. 02

II. Current Financial Position & Target Funding Benchmark

Marcus Beverly will present an update on NCCSIF's current financial position and Target Funding Benchmarks.

1

9:45 am
pg. 03

III. How Funding Decisions Have Impacted Our Current Financial Position

Marcus Beverly will provide an overview of NCCSIF's prior funding decisions and how they impact the pool's current financial position.

1



Est Time

10:00 am pg. 04	IV. Dividend and Assessment Process Overview <i>Jim Marta and Marcus Beverly will facilitate a discussion of the current process for determining assessments and dividends and solicit feedback from the Board regarding how it's working and potential for improvement.</i>	1
10:45 am pg. 05	V. Annual Funding Policies and Procedures <i>Mike Harrington and Marcus Beverly will present a review of the current annual funding formulas and solicit feedback from the Board regarding the process and potential improvements.</i>	1
11:30pm pg. 06	VI. Impediments to Success <i>The Board will explore potential threats to the viability of NCCSIF over the next five to ten years.</i>	1
12:00 pm	Lunch & Presentation <i>Mike Harrington will present an overview of the first Public Entity Workers' Compensation Self Insured Study conducted by Bickmore Risk Services, including benchmarking data for comparison with NCCSIF results.</i>	4
1:00 pm pg. 07	VII. Timeline to Achieve Stated Goals <i>The Board will develop a proposed timeline for completion of the agreed upon goals.</i>	1
pg. 08	E. CONSENT CALENDAR <i>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.</i>	A 1
pg. 09	1. Board of Directors Meeting Minutes – October 9, 2014	
pg. 15	2. Check Register at October 31, 2014	
pg. 18	3. Investment Report	
pg. 26	a. Chandler Asset management Short/Long Term – November 2014	
pg. 28	b. Treasurer's Report as of September 30, 2014	
	4. Utilization Report for Safety Grant Funds as of September 30, 2014	
pg. 29	F. MINUTES AND COMMITTEE REPORTS	I 1
pg. 30	1. Executive Committee Meeting Summary - November 13, 2014	
pg. 31	2. Claims Committee Meeting Summary – November 13, 2014	
pg. 32	3. Risk Management Committee Meeting Summary – October 10, 2014	
pg. 33	4. Police Risk Management Committee Meeting Summary – August 15, 2014	



	G. ADMINISTRATION REPORTS	I	
	1. President’s Report		4
	<i>Liz Ehrenstrom will address the Board on items pertaining to NCCSIF.</i>		
	2. Program Administrator’s Report		4
	<i>Alliant will address the Board on items pertaining to NCCSIF.</i>		
	3. CJPRMA Report		1
	<i>Ms. Paula Islas will address the Board on CJPRMA items pertaining to NCCSIF.</i>		
	H. FINANCIAL REPORTS		
pg. 34	1. Quarterly Financial Report for Period Ending September 30, 2014	A	1
	<i>James Marta Company will review the quarterly financial report ending September 30, 2014 and the Board should take action to Receive and File or give direction as necessary.</i>		
	I. JPA BUSINESS		
pg. 63	1. Shared Risk Layer Plan Fund Adjustment P&P A-12 Revision	A	1
	<i>The Board will be asked to discuss and approve the recommended revisions to Policy and &Procedure A-12, Shared Risk Layer Fund Adjustments.</i>		
pg. 69	2. Banking Layer Plan Fund Adjustment P&P A-1 Revision	A	1
	<i>The Board will be asked to discuss and approve the recommended revisions to Policy &Procedure A-1, Banking Layer Plan Fund Adjustments.</i>		
pg. 73	3. Deposit Development Plan Revisions	A	1
	<i>The Board will be asked to discuss and approve the recommended revisions to the annual funding policies.</i>		
pg. 92	4. 2015 Slate of Officers and Executive Committee Rotation Schedule	A	1
	<i>The Board will be asked to approve the 2015 Slate of Officers and the Executive Committee Rotation Schedule.</i>		
pg. 96	5. Resolution 15-01 Authorizing Investment of Monies in LAIF	A	1
	<i>The Board will be asked to review and approve Resolution 14-01 Authorizing Investment of Monies in LAIF.</i>		
pg. 98	6. 2015 NCCSIF Service Calendar	A	1
	<i>The Board will be asked to review and approve the 2015 NCCSIF Service Calendar.</i>		



pg. 105	7. 2015/16 Insurance Market Update and Renewal Marketing Plan <i>Marcus Beverly will provide an insurance market update and ask the Board to approve the Renewal Marketing Plan for 2015/16.</i>	A	1
pg. 109	8. 2015 NCCSIF Annual Report <i>The Board will be provided with the 2015 NCCSIF Annual Report.</i>	I	2

J. INFORMATION ITEMS

pg. 110	1. PARMA Conference (February 8 – 11, 2015)
pg. 127	2. NCCSIF Organizational Chart
pg. 128	3. NCCSIF 2015 Meeting Calendar
pg. 129	4. NCCSIF Travel Reimbursement Form
pg. 130	5. NCCSIF Resource Contact Guide

K. ADJOURNMENT

UPCOMING MEETINGS

Risk Management Committee Meeting – January 8, 2015
Police Risk Management Committee Meeting – February, 2015
Executive Committee Meeting – March 19, 2015
Claims Committee Meeting – March 19, 2015
Board of Directors Meeting – April 16, 2015

Per Government Code 54954.2, persons requesting disability related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Johnny Yang at Alliant Insurance at (916) 643-2712.

The Agenda packet will be posted on the NCCSIF website at www.nccsif.org. Documents and material relating to an open session agenda item that are provided to the NCCSIF Executive Committee less than 72 hours prior to a regular meeting will be available for public inspection and copying at 1792 Tribute Road, Suite 450, Sacramento, CA 95815.

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



TIMELINE TO ACHIEVE STATED GOALS

SUMMARY: A facilitated discussion in which the Board will summarize the agreed-upon goals and draft a timeline for completion of any actions necessary to achieve them.

NOTES:

TIMELINE NOTES

2014/15	Objective: Responsibilities:
2015/16	Objective: Responsibilities:
2016/17	Objective: Responsibilities:
2017/18	Objective: Responsibilities:



CONSENT CALENDAR

ACTION ITEM

ISSUE: The Board of Directors (Board) should review items listed on the Consent Calendar and, if any item requires clarification or discussion, a Member should be asked that it be removed from the consent agenda for separate action. The Board should then consider action to approve the Consent Calendar excluding those items removed. Any items removed from Consent will be agendaized later during the meeting in an order determined by the President.

RECOMMENDATION: The Program Administrator recommends adoption of the Consent Calendar after review by the Board. *Items removed from the Consent Calendar will be placed back on the agenda in an order determined by the President.*

FISCAL IMPACT: None.

BACKGROUND: The following items are placed on the Consent Calendar for approval. The Board may approve the Consent Calendar items as presented, or any individual may request that an item be removed for discussion and separate action may be taken during the meeting.

ATTACHMENT(S):

1. Board of Directors Meeting Minutes – October 9, 2014
2. Check Register as of October 31, 2014
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term as of September 30, 2014
 - b. Treasurer's Report as of September 30, 2014
4. Utilization Report for Safety Grant Funds as of November 30, 2014



**MINUTES OF THE
BOARD OF DIRECTORS MEETING
CITY OF ROCKLIN POLICE DEPARTMENT, ROCKLIN, CA 95677
OCTOBER 9, 2014**

MEMBERS PRESENT

Jeff Kiser, City of Anderson
Shari Conley, City of Auburn
John Brewer, City of Corning
Jim Lindley, City of Dixon
Bruce Cline, City of Folsom
Elisa Arteaga, City of Gridley
Ed Pattison, City of Ione
Michael Daly, City of Jackson
John Lee, City of Lincoln
Corey Shaver, City of Nevada City
Liz Ehrenstrom, City of Oroville
Russell Hildebrand, City of Rocklin
Tim Sailsbery, City of Willows
Natalie Walter, City of Yuba City

MEMBERS ABSENT

Toni Benson, City of Colusa
Brad Koehn, City of Elk Grove
Paula Islas, City of Galt
Leigh Keicher, City of Marysville
Dave Warren, City of Placerville
Sandy Ryan, City of Red Bluff
Tim Chapa, City of Rio Vista
Gina Will, Town of Paradise

GUESTS & CONSULTANTS

Michael Simmons, Alliant Insurance Services, Inc.
Marcus Beverly, Alliant Insurance Services, Inc.
Johnny Yang, Alliant Insurance Services, Inc.
Henri Castro, Bickmore
Tom Kline, Bickmore
Craig Wheaton, York Risk Services
D'Ana Seivert, York Risk Services
Robin Zane, James Marta & Company



A. CALL TO ORDER

The meeting was called to order at 11:34 am.

B. PUBLIC COMMENTS

There were no public comments made.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Bruce Cline **SECOND:** Russell Hildebrand **MOTION CARRIED**
AYES: Kiser, Conley, Brewer, Lindley, Cline, Arteaga, Pattison, Daly, Lee, Shaver, Ehrenstrom, Hildebrand, Sailsbery, Walter.
NAYS: None.

D. CONSENT CALENDAR

1. Board of Directors Meeting Minutes – June 12, 2014
2. Check Register as of June 30, 2014
3. Investment Report
 - a. Chandler Asset Management Short/Long Term – June 2014
 - b. Treasurer's Report as of June 30, 2014
4. Utilization Report for Safety Grant Funds as of April 23, 2014

A motion was made to approve the Consent Calendar.

MOTION: Bruce Cline **SECOND:** Russell Hildebrand **MOTION CARRIED**
AYES: Kiser, Conley, Brewer, Lindley, Cline, Arteaga, Pattison, Daly, Lee, Shaver, Ehrenstrom, Hildebrand, Sailsbery, Walter.
NAYS: None.

E. NCCSIF PROGRAMS AND SERVICES LUNCHTIME PRESENTATION

Mr. Johnny Yang provided the Board with a presentation outlining NCCSIF's coverage programs and services available through various vendors of the organization. Mr. Michael Simmons also provide the Board with a presentation



F. MINUTES AND COMMITTEE REPORTS

1. Risk Management Committee Meeting Minutes – October 9, 2014\
2. Police Risk Management Committee Meeting Minutes – August 7, 2014 (Draft)
3. Claims Committee Meeting Minutes – August 4, 2014 (Draft)
4. Claims Committee Meeting Minutes – July 8, 2014 (Draft)
5. Risk Management Committee Meeting Minutes – June 12, 2014 (Draft)

There was no discussion on this item.

G. SUMMARY OF THE SEPTEMBER 25, 2014 EXECUTIVE COMMITTEE MEETING

H. ADMINISTRATION REPORTS

H1. President's Report

Ms. Liz Ehrenstrom had nothing to report.

H2. Program Administrator's Report

Mr. Johnny Yang advised that a few members have not completed and turned in their Workers' Compensation Application which was due to CSAC-EIA on September 30, 2014.

I. FINANCIAL REPORTS

I1. Quarterly Financial Report for Period Ending June 30, 2014

Ms. Alana Theiss presented to the Board the Quarterly Financial Report for Period Ending June 30, 2014.

A motion was made to approve the Quarterly Financial Report for Period Ending June 30, 2014.

MOTION: Gina Will SECOND: Matt Michaelis MOTION CARRIED
AYES: Kiser, Conley, Brewer, Lindley, Cline, Arteaga, Pattison, Daly, Lee, Shaver, Ehrenstrom, Hildebrand, Sailsbery, Walter.
NAYS: None.

I2. Budget to Actual as of June 30, 2014

There was no discussion on this item.



I3. 2014 Year End Financial Audits

Mr. Matt Nethaway presented to the Board the 2014 Year End Financial Audits.

A motion was made to approve the 2014 Year End Financial Audits as presented.

MOTION: Ed Pattison **SECOND:** Mike Daly **MOTION CARRIED**
AYES: Kiser, Conley, Brewer, Lindley, Cline, Arteaga, Pattison, Daly, Lee, Shaver, Ehrenstrom, Hildebrand, Sailsbery, Walter.
NAYS: None.

I4. Investment Policy

Mr. Beverly explained that the Investment has been reviewed by Chandler Asset Management and James Marta & Company and revisions were recommended. He explained that this year the California Government Code was expanded to include investments in three specific supranational organization's debt. A supranational is an international organization that supports international development and commerce. Three specific organizations were included in the amendment to CGC 53601, they are the International Bank for Reconstruction and Development (IBRD), International Finance Corporation (IFC), and the Inter-American Development Bank (IADB). Chandler recommends adopting the inclusion of the Supranationals as additional high quality, highly liquid permitted investments, as allowed under California Government Code 53601(q), effective 1/1/2015. Adding this permitted investment can provide NCCSIF with additional opportunities for further diversification with similar credit quality and yield potential as US Agencies investments.

He then advised the James Marta & Company recommends revising language to correctly reflect NCCSIF's current practices as noted in the draft Investment Report provided to members. The Board decided to remove item H.1. from the Investment policy.

A motion was made to approve the NCCSIF Investment Policy with the recommended revisions discussed above.

MOTION: Russell Hildebrand **SECOND:** Ed Pattison **MOTION CARRIED**
AYES: Kiser, Conley, Brewer, Lindley, Cline, Arteaga, Pattison, Daly, Lee, Shaver, Ehrenstrom, Hildebrand, Sailsbery, Walter.
NAYS: None.

J. JPA BUSINESS

J1. NCCSIF 2015 Meeting Calendar

Mr. Beverly advised that the NCCSIF 2015 Meeting Calendar is approved annually by the Board of Directors. He asked the Board to take a moment and review the calendar to determine if any dates should be modified due to conflicts with other meetings and advise staff so that the calendar can be amended and finalized. He also advised that due to the Long Range Planning



Session the December 11, 2014 Risk Management Committee will need to be rescheduled to January 8, 2014.

A motion was made to approve the NCCSIF 2015 Meeting Calendar with the addition of the January Risk Management Committee meeting.

MOTION: Ed Pattison **SECOND:** Dave Warren **MOTION CARRIED**
AYES: Kiser, Conley, Brewer, Lindley, Cline, Arteaga, Pattison, Daly, Lee, Shaver, Ehrenstrom, Hildebrand, Sailsbery, Walter.
NAYS: None.

J2. Administrative Policy and Procedures Revisions

Mr. Beverly advised that he has reviewed three NCCSIF policies that guide its funding decisions, including Banking Layer adjustments, Shared Layer adjustments, and Target Funding Benchmarks. Terms used in the policies need to be updated in part due to changes in the accounting terms they refer to. Minor revisions have also been recommended to clarify some provisions. In addition, the Target Equity Policy benchmark for refunds (funds above liabilities at a 90% confidence level) has been added to the Shared Risk Layer Adjustment policy.

A motion was made to approve the recommended revisions to the policies as provided.

MOTION: Ed Pattison **SECOND:** Gina Will **MOTION CARRIED**
AYES: Kiser, Conley, Brewer, Lindley, Cline, Arteaga, Pattison, Daly, Lee, Shaver, Ehrenstrom, Hildebrand, Sailsbery, Walter.
NAYS: None.

J3. Long Range Planning

J3a. Review of Long Range Planning Items from December 13, 2012

Mr. Yang provided a summary of the items that were addressed at the last Long Range Planning (LRP) meeting on December 13, 2012. He explained that since the 2012 LRP with respects to Workers' Compensation, concerns regarding the claims administration by York have been addressed. Members also decided not to change their current SIR of \$500,000. NCCSIF has increased their Confidence Level from 60% to 65% and have plans to gradually increase in the upcoming years. NCCSIF has lowered their Discount Funding for Investment Income from 3% to 1.5% to more accurately reflect the current returns. And members have expressed that they are currently satisfied with the coverage and services provided by CSAC-EIA.

With respects to Liability, NCCSIF has since lowered their SIR from \$1,000,000 to \$500,000. To reduce the cost of lowering the SIR CJPRMA agreed to a "corridor deductible" option of an additional \$113,000 for any loss that reaches the excess layer in the first three years. NCCSIF has increased their Confidence Level from 60% to 65% and have plans to gradually increase the upcoming years. The Discount Funding for Investment Income was also lowered from 2% to



1.5% for liability and members are satisfied with the coverage and services provided by CJPRMA.

J3b. Discussion of December 11, 2014 Long Range Planning Meeting

A motion was made to approve a half day Long Range Planning Session prior to the Board of Directors meeting on December 11, 2014 with a specific focus on NCCSIF's funding policies.

MOTION: Ed Pattison **SECOND:** Gina Will **MOTION CARRIED**
AYES: Kiser, Conley, Brewer, Lindley, Cline, Arteaga, Pattison, Daly, Lee, Shaver, Ehrenstrom, Hildebrand, Sailsbery, Walter.
NAYS: None.

Mr. Natalie Walter recommended holding the Long Range Planning meeting in Yuba City and will recommend venues to the Program Administrator.

J4. Round Table Discussion

K. INFORMATION ITEMS

- K1. NCCSIF Organizational Chart**
- K2. NCCSIF Travel Reimbursement Form**
- K3. NCCSIF Resource Contact Guide**

L. ADJOURNMENT

The meeting was adjourned at 1:41 pm.

Northern California Cities Self Insurance Fund
 Check/Voucher Register - <Checks - This Year>
 From 7/1/2014 Through 6/30/2015

11010 - Cash - General

Check No	Vendor Name	Description	G/L Code	Effective Date	Subtotal	Check Total
8388 to 8396 - voided due to misprints						
8397	Chandler Asset Management, Inc.	Portfolio Mgmt Fee	44040	7/16/2014		4,301.00
8398	York Risk Services Group, Inc.	Liability Monthly Claims Administration	51135	7/16/2014		25,496.66
8399	James Marta	Monthly Accounting Fee	52403	7/16/2014	5,175.00	
8399	James Marta	Postage	52001	7/16/2014	129.24	5,304.24
8400	Alliant Insurance Services	PEPIP Premium	54150	7/16/2014	850,361.59	
8400	Alliant Insurance Services	Administration	52401	7/16/2014	23,833.33	
8400	Alliant Insurance Services	Identity Theft Expense	52900	7/16/2014	10,168.30	884,363.22
8401	Occu-Med Inc.	OCCUMED	52214	7/16/2014		1,500.00
8402	Bickmore Risk Services Inc.	Risk Mgmt Comm Services	52201	7/16/2014		25,906.34
8403	CSAC Excess Insurance Authority	Excess Deposit/Premium Exp	54100	7/16/2014		964,512.00
8404	DKF Solutions Group, LLC	Safety Service	52200	7/16/2014		1,050.00
8405	The Bank of New York Mellon	Portfolio Mgmt Fee	44040	7/16/2014		1,037.50
8406	California Joint Powers Risk Management Authority	Premium Exp	54100	7/21/2014		816,072.00
8407	The Bank of New York Mellon	Portfolio Mgmt Fee	44040	7/21/2014		1,087.50
8408	York	Claims Administration-Monthly wc only	52300	8/6/2014	44,556.15	
8408	York	Liability Monthly Claims Administration	51135	8/6/2014	27,448.15	
8408	York	Claims Admin Fee - Annual	52302	8/6/2014	28,350.00	100,354.30
8409	James Marta	Accounting Services	52403	8/6/2014		5,363.50
8410	Gibbons & Conley	Legal Services	52103	8/6/2014		645.75
8411	Alliant Insurance Services	Program Administration Fee	52401	8/6/2014	23,833.33	
8411	Alliant Insurance Services	Fidelity Bond	52107	8/6/2014	2,008.00	
8411	Alliant Insurance Services	Other Insurance Expense-Master Crime Renewal	54150	8/6/2014	23,897.00	49,738.33
8412	Bickmore Risk Services Inc.	Risk Mgmt Comm Services	52201	8/6/2014		13,806.33
8413	CSAC Excess Insurance Authority	Safety Service	52200	8/6/2014		12,307.00
8414	Simple Pleasures	Board Meetings	52503	8/7/2014		658.82
8415	Chandler Asset Management, Inc.	Portfolio Mgmt Fee	44040	8/28/2014		4,295.00
8416	York	Claims Administration - monthly wc only	52300	8/28/2014		44,556.15
8417	York Risk Services Group, Inc.	Liability Monthly Claims Administration	51135	8/28/2014		27,381.53
8418	Occu-Med Inc.	OCCUMED	52214	8/28/2014		1,500.00
8419	DKF Solutions Group, LLC	Safety Service	52200	8/28/2014		1,050.00
8420	Liz Ehrenstrom	Member Travel	52502	8/28/2014		58.24
8421	Simple Pleasures	Board Meetings	52503	8/28/2014		332.61
8422	Chandler Asset Management, Inc.	Portfolio Mgmt Fee	44040	9/11/2014		4,300.00
8423	James Marta	Monthly Accounting Fee	52403	9/11/2014	5,363.50	
8423	James Marta	Postage	52001	9/11/2014	49.00	5,412.50

Northern California Cities Self Insurance Fund
 Check/Voucher Register - <Checks - This Year>
 From 7/1/2014 Through 6/30/2015

11010 - Cash - General

Check No	Vendor Name	Description	G/L Code	Effective Date	Subtotal	Check Total
8424	Alliant Insurance Services	Program Administration Fee	52401	9/11/2014		23,833.33
8425	Bickmore Risk Services Inc.	Risk Mgmt Comm Services	52201	9/11/2014		13,806.33
8426	DKF Solutions Group, LLC	Safety Service	52200	9/11/2014		1,050.00
8427	CAJPA	JPA Accreditation	52106	9/11/2014		5,850.00
8428	VIEVU	Safety Contingency	52209	9/11/2014		43,942.05
8429	York	Claims Administration - monthly wc only	52300	9/15/2014		44,556.15
8430	York Risk Services Group, Inc.	Liability Monthly Claims Administration	51135	9/15/2014		262.71
8431	Occu-Med Inc.	OCCUMED	52214	9/15/2014		1,500.00
8432	California Association of Joint Powers Association	Seminars and PARMA	52207	9/15/2014		300.00
8433	Simple Pleasures	Board Meetings	52503	9/24/2014		345.40
8434	Simple Pleasures	Board Meetings	52503	10/8/2014		365.87
8435	Chandler Asset Management, Inc.	Portfolio Mgmt Fee	44040	10/9/2014		4,303.00
8436	York Risk Services Group, Inc.	Liability Monthly Claims Administration	51135	10/9/2014		26,802.15
8437	James Marta	Accounting Services	52403	10/9/2014		5,363.50
8438	Gibbons & Conley	Legal Services	52103	10/9/2014		699.56
8439	Alliant Insurance Services	Program Administration Fee	52401	10/9/2014		23,833.33
8440	Bickmore Risk Services Inc.	Risk Mgmt Comm Services	52201	10/9/2014		13,806.34
8441	PAULA ISLAS	Board Meetings	52503	10/9/2014		60.48
8442	DKF Solutions Group, LLC	Safety Service	52200	10/9/2014		1,050.00
8443	City of Ione	Member Travel	52502	10/9/2014		300.00
8444	Edwin Pattison	Member Travel	52502	10/9/2014		853.95
8445	Marni Rittburg	Member Travel	52502	10/9/2014		393.97
8446	Occu-Med Inc.	OCCUMED	52214	10/21/2014		1,500.00
8447	Gina Will	Member Travel	52502	10/21/2014		89.60
8448	Richard Crabtree	Seminars and PARMA	52207	10/21/2014		896.07
8449	Edwin Pattison	Member Travel	52502	10/21/2014		84.00
8450	Kristine Haile	Member Travel	52502	10/21/2014		14.00
8451	Liz Ehrenstrom	Member Travel	52502	10/21/2014	130.48	
8451	Liz Ehrenstrom	Seminars and PARMA	52207	10/21/2014	1,319.77	1,450.25
8452	Matt Michaelis	Member Travel	52502	10/21/2014		43.68
8453	Michelle Pellegrino	Member Travel	52502	10/21/2014		49.28
8454	Sandy Ryan	Member Travel	52502	10/21/2014	168.00	
8454	Sandy Ryan	Seminars and PARMA	52207	10/21/2014	1,208.80	1,376.80

Northern California Cities Self Insurance Fund
Check/Voucher Register - <Checks - This Year>
From 7/1/2014 Through 6/30/2015

11010 - Cash - General

<u>Check No</u>	<u>Vendor Name</u>	<u>Description</u>	<u>G/L Code</u>	<u>Effective Date</u>	<u>Subtotal</u>	<u>Check Total</u>
8455	Dave Warren	Member Travel	52502	10/21/2014		40.32
8456	Tom Watson	Member Travel	52502	10/21/2014		106.40
8457	York	Claims Administration - monthly wc only	52300	10/22/2014		44,556.15
Report Total						<u>3,221,212.64</u>

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

November 1, 2014 through November 30, 2014

Chandler Team

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

Custodian

Bank of New York Mellon Trust
Company
Gaby Rodriguez
213-630-6461

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Prices are provided by IDC, an independent pricing source.



PORTFOLIO CHARACTERISTICS

Average Duration	2.42
Average Coupon	1.40 %
Average Purchase YTM	1.34 %
Average Market YTM	0.93 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.63 yrs
Average Life	2.48 yrs

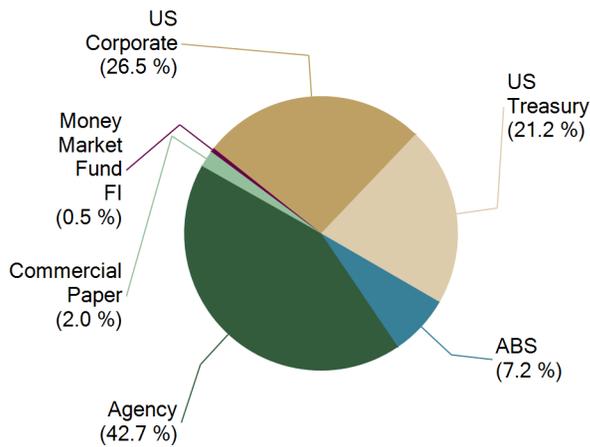
ACCOUNT SUMMARY

	Beg. Values as of 10/31/14	End Values as of 11/30/14
Market Value	20,479,617	20,545,043
Accrued Interest	63,693	66,632
Total Market Value	20,543,310	20,611,675
Income Earned	22,275	22,335
Cont/WD		0
Par	20,430,242	20,468,603
Book Value	20,414,502	20,434,461
Cost Value	20,501,466	20,512,709

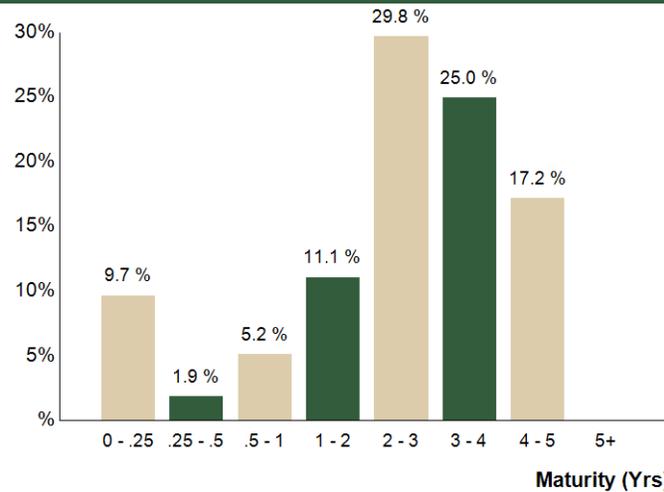
TOP ISSUERS

Issuer	% Portfolio
Government of United States	21.2 %
Federal National Mortgage Assoc	13.0 %
Federal Home Loan Mortgage Corp	11.9 %
Federal Home Loan Bank	10.8 %
Federal Farm Credit Bank	5.0 %
John Deere ABS	2.6 %
Honda ABS	2.1 %
Bank of Tokyo-Mit UFJ	2.0 %
	68.7 %

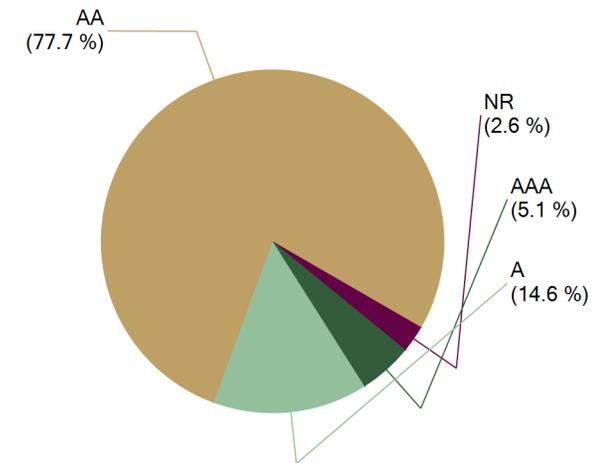
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 11/30/2014	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 12/31/1997	
					3 Yrs	5 Yrs	10 Yrs		
Northern CA Cities Self Ins. Fund Short Term	0.33 %	0.58 %	1.69 %	1.27 %	1.31 %	1.86 %	3.47 %	4.44 %	108.41 %
1-5 yr Govt	0.32 %	0.64 %	1.57 %	1.10 %	0.85 %	1.56 %	3.17 %	4.10 %	97.32 %
1-5 Year Govt/A Rated or better Corporate	0.33 %	0.61 %	1.75 %	1.29 %	1.35 %	1.92 %	3.30 %	4.28 %	103.14 %



Northern California Cities Self-Insurance Fund - Short Term

November 30, 2014

COMPLIANCE WITH INVESTMENT POLICY

The portfolio complies with State law and with the investment policy.

Category	Standard	Comment
Treasury Issues	No limitation	Complies
US Agencies	No limitation	Complies
Asset-backed/MBS/CMOs	20% maximum	Complies
Banker's Acceptances	A1/P1; 30% max; <180 days; L/T = AA	Complies
Commercial Paper	A1/P1; 25% max.; <270 days	Complies
LAIF	\$50 million	Complies
Medium Term Notes	30% max; A; 5 year maximum	Complies
Money Market Acct	15% maximum; AAA	Complies
Mutual Funds	15% maximum; AAA	Complies
Negotiable CDs	30% overall; 3-year maximum	Complies
Repurchase Agreements	10% overall; 30 days	Complies
Time CDs	3 year maximum	Complies
Per Issuer Maximum	5% (except gov'ts)	Complies
Maximum Maturity	10 years	Complies
Futures and Options	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies



Reconciliation Summary

As of 11/30/2014

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$20,414,502.26
Acquisition	
+ Security Purchases	\$460,162.60
+ Money Market Fund Purchases	\$107,723.97
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$567,886.57
Dispositions	
- Security Sales	\$442,763.97
- Money Market Fund Sales	\$50,558.05
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$53,805.51
Total Dispositions	\$547,127.53
Amortization/Accretion	
+/- Net Accretion	(\$1,362.64)
	(\$1,362.64)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$561.89
	\$561.89
Ending Book Value	\$20,434,460.55

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$43,231.64
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$442,763.97
Accrued Interest Received	\$2,624.18
Interest Received	\$19,025.83
Dividend Received	\$0.00
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$53,805.51
Total Acquisitions	\$518,219.49
Disposition	
Withdrawals	\$0.00
Security Purchase	\$460,162.60
Accrued Interest Paid	\$890.97
Total Dispositions	\$461,053.57
Ending Book Value	\$100,397.56

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

November 1, 2014 through November 30, 2014

Chandler Team

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

Custodian

Bank of New York Mellon Trust
Company
Gaby Rodriguez
213-630-6461

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Prices are provided by IDC, an independent pricing source.



PORTFOLIO CHARACTERISTICS

Average Duration	3.68
Average Coupon	2.34 %
Average Purchase YTM	2.04 %
Average Market YTM	1.35 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	4.08 yrs
Average Life	3.92 yrs

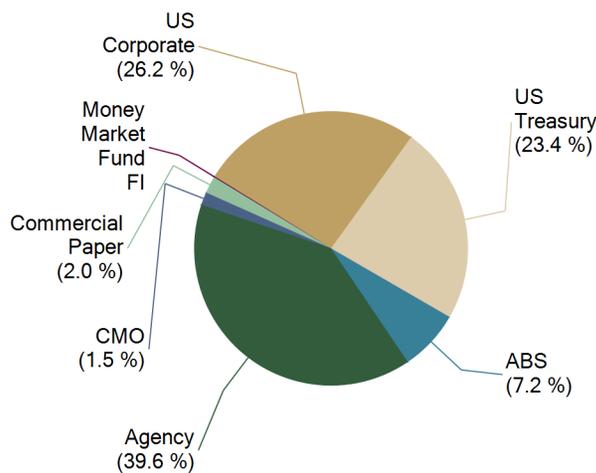
ACCOUNT SUMMARY

	Beg. Values as of 10/31/14	End Values as of 11/30/14
Market Value	21,114,684	21,250,232
Accrued Interest	136,821	124,350
Total Market Value	21,251,505	21,374,582
Income Earned	35,850	35,798
Cont/WD		0
Par	20,729,460	20,807,512
Book Value	20,800,811	20,868,435
Cost Value	21,114,400	21,163,954

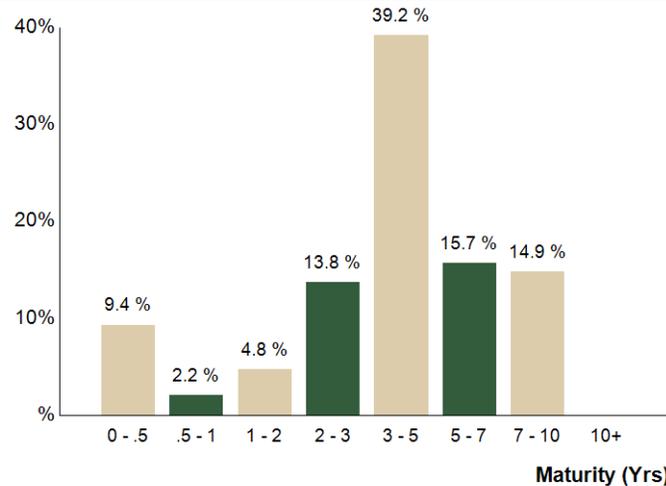
TOP ISSUERS

Issuer	% Portfolio
Government of United States	23.4 %
Federal Home Loan Mortgage Corp	11.8 %
Federal National Mortgage Assoc	10.1 %
Tennessee Valley Authority	10.0 %
Federal Home Loan Bank	5.4 %
Federal Farm Credit Bank	3.9 %
John Deere ABS	2.5 %
Honda ABS	2.2 %
	69.2 %

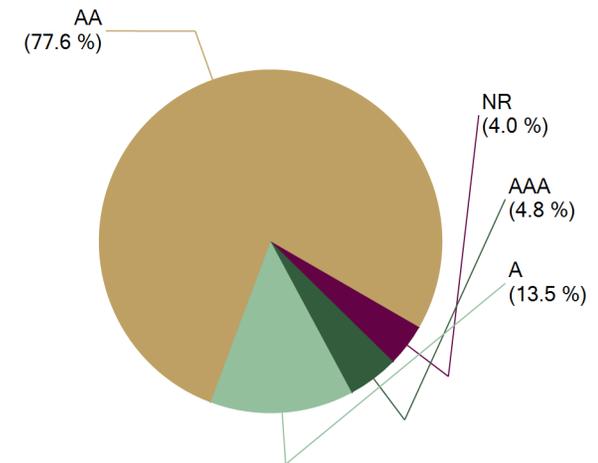
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 11/30/2014	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 5/31/2006	
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	0.58 %	0.83 %	3.38 %	2.59 %	1.85 %	2.88 %	N/A	4.68 %	47.51 %
1-10 yr Govt	0.54 %	0.91 %	3.04 %	2.16 %	1.28 %	2.50 %	N/A	4.31 %	43.13 %
1-10 Year Govt/A Rated or better Corporate	0.55 %	0.85 %	3.33 %	2.54 %	2.01 %	2.97 %	N/A	4.41 %	44.28 %



Northern California Cities Self-Insurance Fund - Long Term

November 30, 2014

COMPLIANCE WITH INVESTMENT POLICY

The portfolio complies with State law and with the investment policy.

Category	Standard	Comment
Treasury issues	No limitation	Complies
US Agencies	No limitation	Complies
Asset-backed/MBS/CMOs	20% maximum	Complies
Banker's Acceptances	A1/P1; 30% max; <180 days; L/T = AA	Complies
Commercial Paper	A1/P1; 25% max.; <270 days	Complies
LAIF	\$50 million	Complies
Medium Term Notes	30% max; A; 5 year maximum	Complies
Money Market Acct	15% maximum; AAA	Complies
Mutual Funds	15% maximum; AAA	Complies
Negotiable CDs	30% overall; 3-year maximum	Complies
Repurchase Agreements	10% overall; 30 days	Complies
Time CDs	3 year maximum	Complies
Per Issuer Maximum	5% (except gov'ts)	Complies
Maximum Maturity	10 years	Complies
Futures and Options	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies



Reconciliation Summary

As of 11/30/2014

BOOK VALUE RECONCILIATION		
Beginning Book Value		\$20,800,810.72
Acquisition		
+ Security Purchases	\$643,211.16	
+ Money Market Fund Purchases	\$498,208.53	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$1,141,419.69
Dispositions		
- Security Sales	\$549,105.33	
- Money Market Fund Sales	\$509,763.15	
- MMF Withdrawals	\$0.00	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$29,392.74	
Total Dispositions		\$1,088,261.22
Amortization/Accretion		
+/- Net Accretion	(\$4,889.80)	
		(\$4,889.80)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$19,355.60	
		\$19,355.60
Ending Book Value		\$20,868,434.99

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$33,709.62
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$549,105.33	
Accrued Interest Received	\$7,241.76	
Interest Received	\$48,976.29	
Dividend Received	\$0.00	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$29,392.74	
Total Acquisitions	\$634,716.12	
Disposition		
Withdrawals	\$0.00	
Security Purchase	\$643,211.16	
Accrued Interest Paid	\$3,059.58	
Total Dispositions	\$646,270.74	
Ending Book Value		\$22,155.00

NCCSIF

Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.

Corporate Insurance License No. 0C36861

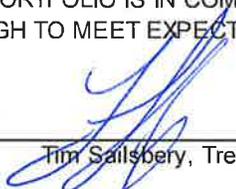
Main Location: 1792 Tribute Road, Suite 450, Sacramento, CA 95815 * (916) 643-2700 * Facsimile: (916) 643-2750
Accounting Location: Mr. James Marta, James Marta & Company, 701 Howe Avenue, Suite E3, Sacramento, CA 95825 * (916) 993-9494

NCCSIF INVESTMENT REPORT FOR THE QUARTER ENDING SEPTEMBER 30, 2014

	<u>MARKET VALUE</u>
CASH:	
(1) Tri Counties Checking	\$ 204,882.21
(2) Local Agency Inv Fund (LAIF)	<u>6,044,718.64</u>
Total Cash	<u>6,249,600.85</u>
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	20,400,976.00
Account no. 171	<u>20,992,152.00</u>
Total Unrestricted Investments	<u>41,393,128.00</u>
TOTAL CASH AND INVESTMENTS	<u>\$ 47,642,728.85</u>

- (1) This consists of one interest-bearing checking account and two pass-thru accounts (liability and workers comp claims). The rate of interest is 0.10%
- (2) The LAIF rate of return as of quarter ended September 30, 2014 0.24%
- (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 Sallsbery, Treasurer

11/10/14

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.



JOHN CHIANG

California State Controller

LOCAL AGENCY INVESTMENT FUND
REMITTANCE ADVICE

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

As of 10/15/2014, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 09/30/2014.

Earnings Ratio		.00000662348923179
Interest Rate		0.24%
Dollar Day Total	\$	452,199,222.70
Quarter End Principal Balance	\$	6,044,718.64 4100-3
Quarterly Interest Earned	\$	2,995.14

**Northern California Cities Self Insurance Fund
Safety Grant Historic Usage Report
As of September 30, 2014**

Member	ADA Grants Declared in FY 2009 Board Meeting 4/24/2009	Risk Management Grants elected to be retained in WC admin by members from their WC shared refund					Total funds available FY 2009 - FY 2014 for ADA grants and Risk Management Grants	Total Disbursements Paid through Last Update	Funds Available
		FY 2010	FY 2011	FY 2012	FY 2013	FY 2014			
Anderson	\$ 6,496.00	8,039.00	7,650.00	7,540.00	7,451.00	3,860.00	41,036.00	22,185.00	18,851.00
Auburn	6,397.00	-	-	8,098.00	-	-	14,495.00	6,397.00	8,098.00
Colusa	6,258.00	-	-	5,817.00	5,662.00	-	17,737.00	17,737.00	-
Coming	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	-	16,971.00	11,762.47	5,208.53
Elk Grove	-	-	-	-	-	-	-	-	-
Folsom	16,732.00	62,977.00	-	61,737.00	61,566.00	32,328.00	235,340.00	121,926.23	113,413.77
Galt	7,613.00	14,375.00	14,135.00	14,171.00	14,153.00	11,310.00	75,757.00	64,447.00	11,310.00
Gridley	6,144.00	6,391.00	-	6,507.00	6,476.00	5,152.00	30,670.00	6,144.00	24,526.00
Ione	-	-	-	-	-	514.00	514.00	-	514.00
Jackson	5,627.00	3,510.00	3,487.00	-	-	-	12,624.00	5,500.00	7,124.00
Lincoln	6,303.00	8,638.00	10,028.00	-	10,854.00	-	35,823.00	24,969.00	10,854.00
Marysville	6,758.00	-	-	-	-	-	6,758.00	-	6,758.00
Nevada City	5,665.00	-	-	-	3,618.00	1,896.00	11,179.00	5,665.00	5,514.00
Oroville	7,633.00	-	-	-	-	-	7,633.00	7,633.00	-
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	5,818.00	13,295.00
Rocklin	9,178.00	24,019.00	25,254.00	25,419.00	25,476.00	20,260.00	129,606.00	58,451.00	71,155.00
Willows	5,856.00	4,618.00	4,412.00	-	-	3,405.00	18,291.00	14,886.00	3,405.00
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	796,205.00	487,130.70	309,074.30



COMMITTEE REPORTS

INFORMATION ITEM

ISSUE: Committee Reports are provided to the Board for their information.

RECOMMENDATION: None; these items are presented as information only.

FISCAL IMPACT: None.

BACKGROUND: Committee Reports are provided to Board for their information on other committees and excess providers meetings.

ATTACHMENT(S):

1. Executive Committee Meeting Summary – November 13, 2014
2. Claims Committee Meeting Summary – November 13, 2014
3. Police Risk Management Committee Meeting Summary – November 6, 2014
4. Risk Management Committee Meeting Summary – October 13, 2014

NOVEMBER 11, 2014 EXECUTIVE COMMITTEE SUMMARY

Action Taken:

- D.** The Committee approved the Consent Calendar which consisted of the following.
1. Executive Committee Meeting Minutes – September 25, 2014
 2. Check Register as of September 30, 2014
 3. Investment Reports
 - a. Chandler Asset Management Short/Long Term as of September 30, 2014
 - b. LAIF Report as of September 30, 2014
- H1.** The Committee recommends approval of the Nomination of Officers as follows:
President: Russell Hildebrand
Vice President: Bruce Cline
Secretary: Corey Shaver
Treasurer: Tim Sailsbery
- H2.** The Committee recommends approval of Resolution 15-01 Authorizing Investment of Monies in LAIF.
- H3.** The Committee recommends approval of the 2015 NCCSIF Service Calendar as presented.

Information Items:

- E.** Summaries of the Police Risk Management Committee, Risk Management Committee and Board of Directors meetings were provided.
- F1.** Mr. Ehrenstrom provided a brief summary of the Police Risk Management Committee meeting.
- F2.** Mr. Beverly advised that Ms. Henri Castro has returned to Bickmore Risk Services.
- G1.** Ms. Alana Theiss advised that the Quarterly Financial Report for Period Ending September 30, 2014 was not yet completed and will be brought to the Board of Directors for approval.
- H4.** Mr. Beverly discussed the draft December 11, 2014 Long Range Planning/BOD Agenda.
- H5a.** Mr. Beverly provided an update on CJPRMA's coverage regarding Transit Operations.
- H5b.** Mr. Beverly provided an update on CJPRMA's coverage regarding the use of drones.
- H6.** Mr. Beverly discussed the 2015/16 Insurance Market and Renewal Marketing Plan.
- H7.** The Committee had no Round Table Items to discuss.

NOVEMBER 11, 2014 CLAIMS COMMITTEE SUMMARY

Action Taken:

C. The Committee approved the Minutes from the July 8, 2014 and August 4, 2014 Special Claims Committee meetings.

D. The Committee went into Closed Session and authority was given on the following claims.

Workers' Compensation

1. Johnson v. City of Red Bluff
2. Diaz v. City of Marysville
3. Dunn v. City of Colusa (This claim was not discussed)

Information Items:

Ms. Jennifer Nogosek advised that the Liability Defense Attorney List needed to be updated. Direction was given to program consultants to review and update accordingly. A list will be sent out to members for requests to add or remove Attorneys.

Mr. Ben Burg then referenced the Lade vs. County of Nevada case explaining that recently the Court of Appeals issued a ruling which modifies the eligibility for 4850 benefits. That decision states 4850 benefits are available only when an eligible employee is on a "leave of absence", per the language of the Labor Code. When an employee returns to work, even if part time, he or she is no longer on a "leave of absence" and those benefits no longer apply.

Program consultants suggested that starting January 1, 2015, claims administrators will adjust their claims practice to reflect accordingly. Program consultants were directed to send out a memo to members explaining the new practice and the differences that will occur from the current practice. Members may elect to continue the current practice for any cases prior to January 1, 2015.

NOVEMBER 6, 2014 POLICE RISK MANAGEMENT COMMITTEE
SUMMARY

Action Taken:

C. The Committee approved the Minutes from the August 7, 2014 Police Risk Management Committee Meeting.

Information Items:

D1. The Committee received a summary of the October 9, 2014 Risk Management Committee meeting.

D2. The Committee received an update on the initial roll-out of the VieVu Body Cameras and discussed problems and successes regarding the Cameras.

D3. The Committee was provided a Workers' Compensation Loss Analysis for Police and discussed increased Workers' Compensation loss exposures.

D4. The Committee had a round table discussion and discussed possible training sessions for upcoming PRMC meeting.

E. Mr. Ben Burg and Ms. Deborah DeMuyck provided a training session on the Workers' Compensation claims process for Police.

OCTOBER 9, 2014 RISK MANAGEMENT COMMITTEE SUMMARY

Action Taken:

D1. The Committee approved the Minutes from the June 12, 2014 Risk Management Committee Meeting.

E4. The Committee approved the rescheduling of the next Risk Management Committee Meeting from December 11, 2014 to January 8, 2014 due to the Long Range Planning Session.

Information Items:

E1. The Committee received an update on the 2014/15 Risk Control Service Plan.

E2. The Committee received an update on the Risk Control Services provided to date.

E3. The Committee was provided with a summary of the August 7, 2014 Police Risk Management Committee meeting.



**QUARTERLY FINANCIAL REPORT FOR PERIOD ENDING
SEPTEMBER 30, 2014**

ACTION ITEM

ISSUE: The Board receives quarterly a report on the financial status of NCCSIF. A presentation will be provided on NCCSIF's Financials for Quarter ending September 30, 2014 to the Board for their review. Included is also a report of the Budget to Actual to date.

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, 2014

FINANCIAL REPORT

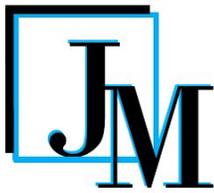
SEPTEMBER 30, 2014

AND FOR THE THREE MONTHS THEN ENDED

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
Table of Contents
September 30, 2014

Accountant's Report	1
BASIC FINANCIAL STATEMENTS	
Statement of Net Position	3
Statement of Revenues, Expenses and Changes in Net Position	4
SUPPLEMENTARY INFORMATION	
Combining Statement of Net Position – Liability	5
Combining Statement of Revenues, Expenses and Changes in Net Position – Liability	6
Combining Statement of Net Position – Workers' Compensation	11
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers' Compensation	12
Reconciliation of Claims Liabilities by Program	17
Graphical Summary of Claims	18
Budget to Actual	20
Notes to the Budget to Actual	24
Safety Grant Historic Usage Report	25



James Marta & Company LLP

Certified Public Accountants

Accounting, Auditing, Tax, and Consulting

ACCOUNTANT'S REPORT

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

We have compiled the accompanying statement of net position of Northern California Cities Self Insurance Fund as of September 30, 2014, and the related statement of revenues, expenses and changes in net position for the three months then ended. We have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or provide any assurance about whether the financial statements are in accordance with accounting principles generally accepted in the United States of America.

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America and for designing, implementing and maintaining internal control relevant to the preparation and fair presentation of the financial statements.

Our responsibility is to conduct the compilation in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants. The objective of a compilation is to assist management in presenting financial information in the form of financial statements without undertaking to obtain or provide any assurance that there are no material modifications that should be made to the financial statements. During our compilation, we did become aware of certain departures from accounting principles generally accepted in the United States of America that are described in the following paragraph.

A statement of cash flows for the three months ended September 30, 2014 has not been presented. Accounting principles generally accepted in the United States of America require that such a statement be presented when financial statements purport to present financial position and results of operations. Management has elected to present designations of net position on the statement of net position as of September 30, 2014, 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.

Management has elected to omit substantially all of the disclosures required by accounting principles generally accepted in the United States of America. 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, and cash flows. Accordingly, the financial statements are not designed for those who are not informed about such matters.

The supplementary information, as listed on the table of contents is presented for purposes of additional analysis and is not a required part of the basic financial statements. The supplementary information has been compiled from information that is the representation of management. We have not audited or reviewed the supplementary information and, accordingly, do not express an opinion or provide any assurance on such supplementary information.

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 24, 2014

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Net Position
September 30, 2014**

Assets

Current Assets	
Cash	\$ 6,249,602
Accounts Receivable	256,521
Interest Receivable	181,234
Excess Accounts Receivable	1,212,557
Prepaid Expense	<u>2,063,441</u>
Total Current Assets	<u>9,963,355</u>
Non-Current Assets	
Investments*	<u>41,393,133</u>
Total Assets	<u>\$ 51,356,488</u>

Liabilities & Net Position

Current Liabilities	
Accounts Payable	\$ 49,039
Deferred Revenue	<u>4,043,571</u>
Total Current Liabilities	<u>4,092,610</u>
Non-Current Liabilities	
Outstanding Liabilities*	35,548,602
ULAE*	<u>2,082,775</u>
Total Non-Current Liabilities	<u>37,631,377</u>
Total Liabilities	<u>\$ 41,723,987</u>
Net Position	
Designated for Contingency	200,000
Designated for Safety Grants	309,074
Undesignated	<u>9,123,427</u>
Total Net Position	<u>9,632,501</u>
Liability & Net Position	<u>\$ 51,356,488</u>

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

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Revenues, Expenses and Changes in Net Position
For the Three Months Ended September 30, 2014**

Operating Income		
Administration Deposit	\$	209,712
Banking Layer Deposit		1,725,949
Shared Risk Layer		991,830
Excess Deposit/Premium		483,573
Property/Crime Insurance Income		218,566
Risk Management Grants		91,532
Other Income		828
Total Operating Income		<u>3,721,990</u>
Operating Expenses		
Claims Paid		1,859,502
O/S Liability adj.		1,136,778
ULAE		67,505
Consultants		8,504
Administration-Other		50
Safety Service		131,324
Claims Administration		162,018
Program Administration		82,227
Board Expenses		2,006
Excess Insurance		445,146
Property/Crime Insurance Expense		218,565
Contingency Reserves		10,168
Total Operating Expenses		<u>4,123,793</u>
Operating Income (Loss)		(401,803)
Non-Operating Income		
Change in Fair Market Value		(211,146)
Investment Income		181,520
Total Non-Operating Income		<u>(29,626)</u>
Change in Net Position		(431,429)
Beginning Net Position		<u>10,063,930</u>
Ending Net Position	\$	<u><u>9,632,501</u></u>

SUPPLEMENTARY INFORMATION

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

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
September 30, 2014**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer (Memo)
Current Assets				
Cash	\$ 4,342,289	\$ 254,214	\$ 2,017,965	\$ 2,070,110
Accounts Receivable	85,126	-	-	85,126
Interest Receivable	47,012	749	9,864	36,399
Excess Accounts Receivable	723,300	-	723,300	-
Prepaid Expense	1,340,057	72,309	1,267,748	-
Total Current Assets	6,537,784	327,272	4,018,877	2,191,635
Non-Current Assets				
Investments*	8,016,519	208,603	4,076,040	3,731,876
Total Assets	\$ 14,554,303	\$ 535,875	\$ 8,094,917	\$ 5,923,511
Current Liabilities				
Accounts Payable	\$ 44,740	\$ 895	\$ 246	\$ 43,599
Deferred Revenue	3,952,051	282,542	2,392,677	1,276,832
Total Current Liabilities	3,996,791	283,437	2,392,923	1,320,431
Non-Current Liabilities				
Outstanding Liabilities*	8,893,940	-	6,265,799	2,628,141
Total Non-Current Liabilities	8,893,940	-	6,265,799	2,628,141
Total Liabilities	\$ 12,890,731	\$ 283,437	\$ 8,658,722	\$ 3,948,572
Net Position				
Designated for Contingency	100,000	100,000	-	-
Undesignated	1,563,572	152,438	(563,805)	1,974,939
Total Net Position	1,663,572	252,438	(563,805)	1,974,939
Liability & Net Position	\$ 14,554,303	\$ 535,875	\$ 8,094,917	\$ 5,923,511

*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, 2014**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Current Assets									
Cash	\$ 85,608	\$ 136,432	\$ 3,258	\$ 36,990	\$ 98,211	\$ 513,595	\$ 189,196	\$ 36,250	\$ 14,545
Accounts Receivable	-	-	49	14,069	-	-	35,358	964	1,251
Interest Receivable	677	1,261	263	430	1,995	11,681	2,120	959	206
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
Total Current Assets	86,285	137,693	3,570	51,489	100,206	525,276	226,674	38,173	16,002
Non-Current Assets									
Investments*	84,123	61,457	7,158	1,432	101,753	1,418,281	82,735	126,632	4,224
Total Assets	\$ 170,408	\$ 199,150	\$ 10,728	\$ 52,921	\$ 201,959	\$ 1,943,557	\$ 309,409	\$ 164,805	\$ 20,226
Current Liabilities									
Accounts Payable	\$ 327	\$ 76	\$ 2,167	\$ 291	\$ 1,466	\$ 5,554	\$ 753	\$ 476	\$ 796
Deferred Revenue	23,331	58,192	13,114	18,956	28,077	383,806	93,591	37,237	10,750
Total Current Liabilities	23,658	58,268	15,281	19,247	29,543	389,360	94,344	37,713	11,546
Non-Current Liabilities									
Outstanding Liabilities*	2,915	13,829	65,374	163,091	28,798	711,270	154,847	63,842	9,323
Total Non-Current Liabilities	2,915	13,829	65,374	163,091	28,798	711,270	154,847	63,842	9,323
Total Liabilities	\$ 26,573	\$ 72,097	\$ 80,655	\$ 182,338	\$ 58,341	\$ 1,100,630	\$ 249,191	\$ 101,555	\$ 20,869
Net Position									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	143,835	127,053	(69,927)	(129,417)	143,618	842,927	60,218	63,250	(643)
Total Net Position	143,835	127,053	(69,927)	(129,417)	143,618	842,927	60,218	63,250	(643)
Liability & Net Position	\$ 170,408	\$ 199,150	\$ 10,728	\$ 52,921	\$ 201,959	\$ 1,943,557	\$ 309,409	\$ 164,805	\$ 20,226

*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, 2014**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets										
Cash	\$ 26,793	\$ 152,920	\$ 82,443	\$ 107,050	\$ 105,349	\$ 139,307	\$ 34,448	\$ 93,353	\$ 32,749	\$ 181,613
Accounts Receivable	3,166	-	16,436	-	10,431	3,402	-	-	-	-
Interest Receivable	573	1,871	1,789	1,239	1,713	1,337	448	3,758	700	3,379
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
Total Current Assets	30,532	154,791	100,668	108,289	117,493	144,046	34,896	97,111	33,449	184,992
Non-Current Assets										
Investments*	2,128	299,608	139,816	114,281	163,820	124,288	42,033	383,294	58,939	515,874
Total Assets	\$ 32,660	\$ 454,399	\$ 240,484	\$ 222,570	\$ 281,313	\$ 268,334	\$ 76,929	\$ 480,405	\$ 92,388	\$ 700,866
Current Liabilities										
Accounts Payable	\$ 182	\$ 1,063	\$ 2,728	\$ 1,040	\$ 1,091	\$ 2,405	\$ 350	\$ 3,273	\$ 5,426	\$ 14,135
Deferred Revenue	19,611	96,395	56,996	49,229	46,745	93,800	18,263	101,915	9,309	117,515
Total Current Liabilities	19,793	97,458	59,724	50,269	47,836	96,205	18,613	105,188	14,735	131,650
Non-Current Liabilities										
Outstanding Liabilities*	16,001	104,450	305,331	48,766	141,784	213,368	23,625	192,972	47,195	321,360
Total Non-Current Liabilities	16,001	104,450	305,331	48,766	141,784	213,368	23,625	192,972	47,195	321,360
Total Liabilities	\$ 35,794	\$ 201,908	\$ 365,055	\$ 99,035	\$ 189,620	\$ 309,573	\$ 42,238	\$ 298,160	\$ 61,930	\$ 453,010
Net Position										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	(3,134)	252,491	(124,571)	123,535	91,693	(41,239)	34,691	182,245	30,458	247,856
Total Net Position	(3,134)	252,491	(124,571)	123,535	91,693	(41,239)	34,691	182,245	30,458	247,856
Liability & Net Position	\$ 32,660	\$ 454,399	\$ 240,484	\$ 222,570	\$ 281,313	\$ 268,334	\$ 76,929	\$ 480,405	\$ 92,388	\$ 700,866

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

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Three Months Ended September 30, 2014

	Total		Shared	Total Banking
	All Layers	Admin Layer	Layer	Layer
				(Memo)
Operating Income				
Administration Deposit	\$ 94,181	\$ 94,181	\$ -	\$ -
Banking Layer Deposit	429,228	-	-	429,228
Shared Risk Layer	336,548	-	336,548	-
Excess Deposit/Premium	242,445	-	242,445	-
Property/Crime Insurance Income	218,566	-	218,566	-
Other Income	828	-	828	-
Total Operating Income	1,321,796	94,181	798,387	429,228
Operating Expenses				
Claims Paid	464,544	-	126,784	337,760
O/S Liability adj.	272,833	-	224,673	48,160
Consultants	4,252	4,252	-	-
Administration-Other	25	25	-	-
Safety Service	75,464	75,464	-	-
Claims Administration	28,350	28,350	-	-
Program Administration	44,688	44,688	-	-
Board Expenses	1,003	1,003	-	-
Excess Insurance	204,018	-	204,018	-
Property/Crime Insurance Expense	218,565	-	218,565	-
Contingency Reserves	10,168	10,168	-	-
Total Operating Expense	1,323,910	163,950	774,040	385,920
Operating Income (Loss)	(2,114)	(69,769)	24,347	43,308
Non-Operating Income				
Change in Fair Market Value	(54,773)	(872)	(11,485)	(42,416)
Investment Income	57,213	1,257	13,119	42,837
Total Non-Operating Income	2,440	385	1,634	421
Change in Net Position	326	(69,384)	25,981	43,729
Beginning Net Position	1,663,246	321,822	(589,786)	1,931,210
Ending Net Position	\$ 1,663,572	\$ 252,438	\$ (563,805)	\$ 1,974,939

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Three Months Ended September 30, 2014**

	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	7,777	19,397	4,371	6,319	9,359	127,935	33,681	13,544	3,583
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-
Total Operating Income	7,777	19,397	4,371	6,319	9,359	127,935	33,681	13,544	3,583
Operating Expenses									
Claims Paid	-	341	39,482	2,609	5,641	63,360	11,770	36,776	20,407
O/S Liability adj.	536	(6,939)	9,156	(2,272)	23,265	(1,286)	(39,811)	(35,805)	(14,797)
Consultants	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-
Contingency Reserves	-	-	-	-	-	-	-	-	-
Total Operating Expense	536	(6,598)	48,638	337	28,906	62,074	(28,041)	971	5,610
Operating Income (Loss)	7,241	25,995	(44,267)	5,982	(19,547)	65,861	61,722	12,573	(2,027)
Non-Operating Income									
Change in Fair Market Value	(789)	(1,469)	(306)	(501)	(2,324)	(13,612)	(2,470)	(1,118)	(240)
Investment Income	747	1,399	275	555	2,239	13,780	2,551	1,042	220
Total Non-Operating Income	(42)	(70)	(31)	54	(85)	168	81	(76)	(20)
Change in Net Position	7,199	25,925	(44,298)	6,036	(19,632)	66,029	61,803	12,497	(2,047)
Beginning Net Position	136,636	101,128	(25,629)	(135,453)	163,250	776,898	(1,585)	50,753	1,404
Ending Net Position	\$ 143,835	\$ 127,053	\$ (69,927)	\$ (129,417)	\$ 143,618	\$ 842,927	\$ 60,218	\$ 63,250	\$ (643)

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position - Liability
For the Three Months Ended September 30, 2014**

	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	6,537	32,132	18,999	16,410	15,582	31,267	6,088	33,972	3,103	39,172
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-
Total Operating Income	6,537	32,132	18,999	16,410	15,582	31,267	6,088	33,972	3,103	39,172
Operating Expenses										
Claims Paid	7,628	6,135	28,167	4,543	5,794	27,150	8,653	48,841	838	19,625
O/S Liability adj.	(5,930)	(32,047)	21,306	(9,838)	(13,518)	34,263	386	23,413	11,925	86,153
Consultants	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-
Contingency Reserves	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	1,698	(25,912)	49,473	(5,295)	(7,724)	61,413	9,039	72,254	12,763	105,778
Operating Income (Loss)	4,839	58,044	(30,474)	21,705	23,306	(30,146)	(2,951)	(38,282)	(9,660)	(66,606)
Non-Operating Income										
Change in Fair Market Value	(668)	(2,180)	(2,084)	(1,444)	(1,997)	(1,558)	(522)	(4,380)	(816)	(3,938)
Investment Income	692	2,436	2,217	1,401	1,751	1,623	517	4,388	810	4,194
Total Non-Operating Income	24	256	133	(43)	(246)	65	(5)	8	(6)	256
Change in Net Position	4,863	58,300	(30,341)	21,662	23,060	(30,081)	(2,956)	(38,274)	(9,666)	(66,350)
Beginning Net Position	(7,997)	194,191	(94,230)	101,873	68,633	(11,158)	37,647	220,519	40,124	314,206
Ending Net Position	\$ (3,134)	\$ 252,491	\$ (124,571)	\$ 123,535	\$ 91,693	\$ (41,239)	\$ 34,691	\$ 182,245	\$ 30,458	\$ 247,856

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
September 30, 2014

	Total			Total Banking
	All Layers	Admin Layer	Shared Layer	Layer
				(Memo)
Current Assets				
Cash	\$ 1,907,313	\$ 218,560	\$ 66,082	\$ 1,622,671
Accounts Receivable	171,395	-	-	171,395
Interest Receivable	134,222	2,537	53,405	78,280
Excess Accounts Receivable	489,257	-	489,257	-
Prepaid Expense	723,384	-	723,384	-
Total Current Assets	3,425,571	221,097	1,332,128	1,872,346
Non-Current Assets				
Investments*	33,376,614	558,447	16,291,643	16,526,524
Total Assets	\$ 36,802,185	\$ 779,544	\$ 17,623,771	\$ 18,398,870
Current Liabilities				
Accounts Payable	\$ 4,299	\$ 970	\$ 1,226	\$ 2,103
Deferred Revenue	91,520	-	91,520	-
Total Current Liabilities	95,819	970	92,746	2,103
Non-Current Liabilities				
Outstanding Liabilities*	26,654,662	-	13,276,488	13,378,174
ULAE*	2,082,775	-	1,037,414	1,045,361
Total Non-Current Liabilities	28,737,437	-	14,313,902	14,423,535
Total Liabilities	\$ 28,833,256	\$ 970	\$ 14,406,648	\$ 14,425,638
Net Position				
Designated for Contingency	100,000	100,000	-	-
Designated for Safety Grants	309,074	309,074	-	-
Undesignated	7,559,855	369,500	3,217,123	3,973,232
Total Net Position	7,968,929	778,574	3,217,123	3,973,232
Liability & Net Position	\$ 36,802,185	\$ 779,544	\$ 17,623,771	\$ 18,398,870

*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, 2014**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Current Assets											
Cash	\$ 17,525	\$ 29,708	\$ 43,793	\$ 68,611	\$ 28,455	\$ 102,404	\$ 187,593	\$ 111,468	\$ 39,682	\$ 82,729	\$ 113,179
Accounts Receivable	13,994	25,294	-	9,413	-	12,946	-	5,987	-	-	-
Interest Receivable	1,365	2,540	529	867	4,019	1,493	23,532	4,271	1,933	414	1,155
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	32,884	57,542	44,322	78,891	32,474	116,843	211,125	121,726	41,615	83,143	114,334
Non-Current Assets											
Investments*	230,329	549,579	107,809	158,087	1,001,101	354,973	5,080,254	923,195	388,727	25,316	211,224
Total Assets	\$ 263,213	\$ 607,121	\$ 152,131	\$ 236,978	\$ 1,033,575	\$ 471,816	\$ 5,291,379	\$ 1,044,921	\$ 430,342	\$ 108,459	\$ 325,558
Current Liabilities											
Accounts Payable	\$ 37	\$ 69	\$ 15	\$ 22	\$ 97	\$ 46	\$ 558	\$ 102	\$ 46	\$ 11	\$ 28
Deferred Revenue	-	-	-	-	-	-	-	-	-	-	-
Total Current Liabilities	37	69	15	22	97	46	558	102	46	11	28
Non-Current Liabilities											
Outstanding Liabilities*	425,917	611,866	72,566	163,486	623,158	628,120	3,553,911	772,261	102,532	5,539	111,863
ULAE*	33,281	47,811	5,670	12,775	48,693	49,081	277,700	60,344	8,012	433	8,741
Total Non-Current Liabilities	459,198	659,677	78,236	176,261	671,851	677,201	3,831,611	832,605	110,544	5,972	120,604
Total Liabilities	\$ 459,235	\$ 659,746	\$ 78,251	\$ 176,283	\$ 671,948	\$ 677,247	\$ 3,832,169	\$ 832,707	\$ 110,590	\$ 5,983	\$ 120,632
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	(196,023)	(52,626)	73,880	60,695	361,627	(205,431)	1,459,210	212,214	319,752	102,476	204,926
Total Net Position	(196,023)	(52,626)	73,880	60,695	361,627	(205,431)	1,459,210	212,214	319,752	102,476	204,926
Liability & Net Position	\$ 263,213	\$ 607,121	\$ 152,131	\$ 236,978	\$ 1,033,575	\$ 471,816	\$ 5,291,379	\$ 1,044,921	\$ 430,342	\$ 108,459	\$ 325,558

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

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
September 30, 2014**

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets											
Cash	\$ 57,103	\$ 72,030	\$ 9,778	\$ 47,221	\$ 20,832	\$ 91,303	\$ 57,153	\$ 12,030	\$ 93,543	\$ 78,471	\$ 258,060
Accounts Receivable	-	17,229	-	-	1,689	309	8,487	-	-	-	76,048
Interest Receivable	3,769	3,604	966	2,497	3,452	2,487	2,694	902	7,572	1,411	6,808
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	60,872	92,863	10,744	49,718	25,973	94,099	68,334	12,932	101,115	79,882	340,916
Non-Current Assets											
Investments*	643,380	808,316	286,021	495,432	766,170	670,607	503,391	187,512	1,746,424	261,402	1,127,275
Total Assets	\$ 704,252	\$ 901,179	\$ 296,765	\$ 545,150	\$ 792,143	\$ 764,706	\$ 571,725	\$ 200,444	\$ 1,847,539	\$ 341,284	\$ 1,468,191
Current Liabilities											
Accounts Payable	\$ 86	\$ 83	\$ 25	\$ 63	\$ 93	\$ 58	\$ 69	\$ 219	\$ 180	\$ 33	\$ 163
Deferred Revenue	-	-	-	-	-	-	-	-	-	-	-
Total Current Liabilities	86	83	25	63	93	58	69	219	180	33	163
Non-Current Liabilities											
Outstanding Liabilities*	513,119	778,829	121,212	259,772	659,278	522,882	929,180	110,055	897,436	94,609	1,420,583
ULAE*	40,095	60,857	9,471	20,298	51,515	40,858	72,605	8,600	70,125	7,393	111,003
Total Non-Current Liabilities	553,214	839,686	130,683	280,070	710,793	563,740	1,001,785	118,655	967,561	102,002	1,531,586
Total Liabilities	\$ 553,300	\$ 839,769	\$ 130,708	\$ 280,133	\$ 710,886	\$ 563,798	\$ 1,001,854	\$ 118,874	\$ 967,741	\$ 102,035	\$ 1,531,749
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	150,952	61,410	166,057	265,017	81,257	200,908	(430,129)	81,570	879,798	239,249	(63,558)
Total Net Position	150,952	61,410	166,057	265,017	81,257	200,908	(430,129)	81,570	879,798	239,249	(63,558)
Liability & Net Position	\$ 704,252	\$ 901,179	\$ 296,765	\$ 545,150	\$ 792,143	\$ 764,706	\$ 571,725	\$ 200,444	\$ 1,847,539	\$ 341,284	\$ 1,468,191

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

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Three Months Ended September 30, 2014**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer (Memo)
Operating Income				
Administration Deposit	\$ 115,531	\$ 115,531	\$ -	\$ -
Banking Layer Deposit	1,296,721	-	-	1,296,721
Shared Risk Layer	655,282	-	655,282	-
Excess Deposit/Premium	241,128	-	241,128	-
Risk Management Grants	91,532	91,532	-	-
Total Operating Income	2,400,194	207,063	896,410	1,296,721
Operating Expenses				
Claims Paid	1,394,958	-	613,700	781,258
O/S Liability adj.	863,945	-	372,199	491,746
ULAE	67,505	-	29,083	38,422
Consultants	4,252	4,252	-	-
Administration-Other	25	25	-	-
Safety Service	55,860	55,860	-	-
Claims Administration	133,668	-	-	133,668
Program Administration	37,539	37,539	-	-
Board Expenses	1,003	1,003	-	-
Excess Insurance	241,128	-	241,128	-
Total Operating Expenses	2,799,883	98,679	1,256,110	1,445,094
Operating Income (Loss)	(399,689)	108,384	(359,700)	(148,373)
Non-Operating Income				
Change in Fair Market Value	(156,373)	(2,955)	(62,206)	(91,212)
Investment Income	124,307	2,795	42,751	78,761
Total Non-Operating Income	(32,066)	(160)	(19,455)	(12,451)
Change in Net Position	(431,755)	108,224	(379,155)	(160,824)
Beginning Net Position	8,400,684	670,350	3,596,278	4,134,056
Ending Net Position	\$ 7,968,929	\$ 778,574	\$ 3,217,123	\$ 3,973,232

See Accompanying Accountant’s Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Three Months Ended September 30, 2014**

	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	27,732	40,823	14,481	22,716	47,851	185,910	275,478	50,605	13,212	3,846	22,767
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	27,732	40,823	14,481	22,716	47,851	185,910	275,478	50,605	13,212	3,846	22,767
Operating Expenses											
Claims Paid	67,470	118,569	4,625	20,914	34,183	150,921	45,761	25,700	30,122	-	3,232
O/S Liability adj.	51,859	(55,161)	1,187	(9,648)	136,108	150,622	81,518	66,522	(59,730)	426	6,915
ULAE	4,052	(4,310)	93	(754)	10,635	11,769	6,370	5,198	(4,667)	33	540
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	3,720	5,580	2,126	2,214	4,693	5,669	31,358	7,528	2,126	-	1,151
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	127,101	64,678	8,031	12,726	185,619	318,981	165,007	104,948	(32,149)	459	11,838
Operating Income (Loss)	(99,369)	(23,855)	6,450	9,990	(137,768)	(133,071)	110,471	(54,343)	45,361	3,387	10,929
Non-Operating Income											
Change in Fair Market Value	(1,590)	(2,960)	(617)	(1,010)	(4,683)	(1,739)	(27,421)	(4,976)	(2,252)	(483)	(1,346)
Investment Income	1,265	2,367	453	990	3,806	1,460	23,855	4,444	1,749	365	1,206
Total Non-Operating Income	(326)	(594)	(164)	(20)	(877)	(279)	(3,566)	(532)	(503)	(118)	(140)
Change in Net Position	(99,695)	(24,449)	6,286	9,970	(138,645)	(133,350)	106,905	(54,875)	44,858	3,269	10,789
Beginning Net Position	(96,328)	(28,177)	67,594	50,725	500,272	(72,081)	1,352,305	267,089	274,894	99,207	194,137
Ending Net Position	\$ (196,023)	\$ (52,626)	\$ 73,880	\$ 60,695	\$ 361,627	\$ (205,431)	\$ 1,459,210	\$ 212,214	\$ 319,752	\$ 102,476	\$ 204,926

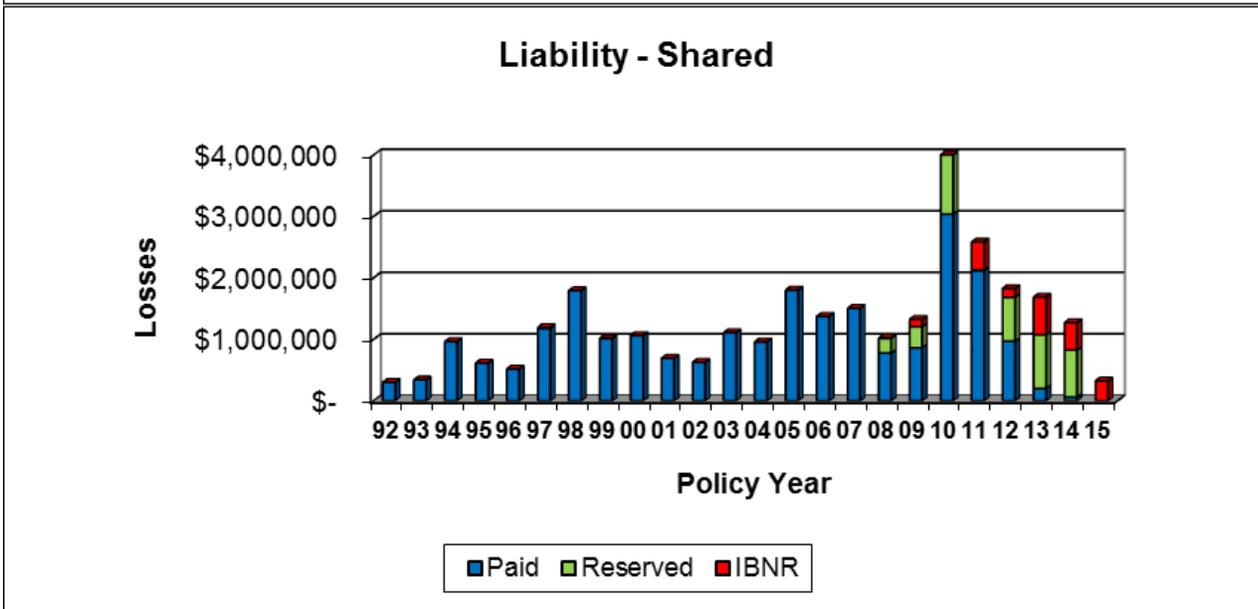
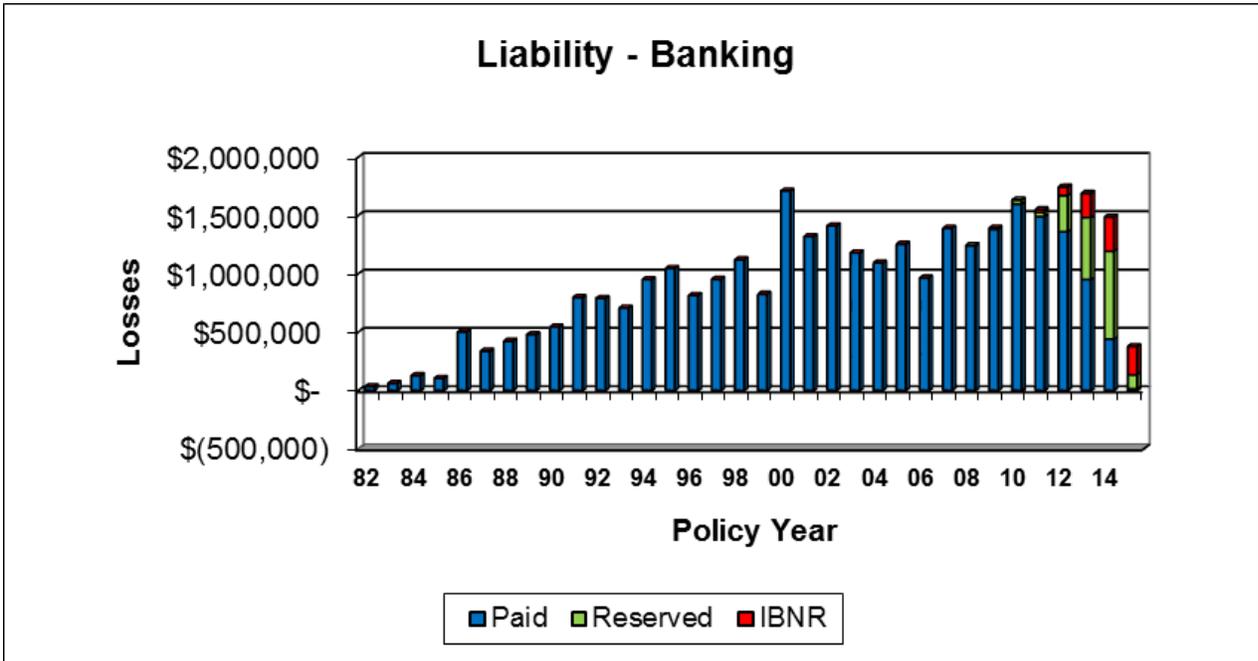
**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Three Months Ended September 30, 2014**

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	80,135	51,444	12,203	39,649	36,347	37,416	49,165	12,222	99,308	23,170	150,241
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	80,135	51,444	12,203	39,649	36,347	37,416	49,165	12,222	99,308	23,170	150,241
Operating Expenses											
Claims Paid	(38,689)	(39,391)	35,986	64,296	166,284	(929)	48,481	11,679	(5,279)	3,871	33,452
O/S Liability adj.	16,692	48,044	(30,910)	(32,161)	(120,295)	41,457	125,049	(8,547)	(23,965)	37,001	68,763
ULAE	1,304	3,754	(2,415)	(2,513)	(9,400)	3,239	9,771	(668)	(1,873)	2,891	5,373
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	3,277	6,378	1,950	4,252	7,265	6,820	10,541	1,772	9,833	2,126	13,289
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	(17,416)	18,785	4,611	33,874	43,854	50,587	193,842	4,236	(21,284)	45,889	120,877
Operating Income (Loss)	97,551	32,659	7,592	5,775	(7,507)	(13,171)	(144,677)	7,986	120,592	(22,719)	29,364
Non-Operating Income											
Change in Fair Market Value	(4,391)	(4,199)	(1,125)	(2,910)	(4,023)	(2,897)	(3,139)	(1,051)	(8,823)	(1,644)	(7,933)
Investment Income	4,364	3,909	782	2,392	2,857	2,412	2,842	890	7,564	1,389	7,401
Total Non-Operating Income	(27)	(290)	(343)	(518)	(1,166)	(485)	(297)	(161)	(1,259)	(255)	(532)
Change in Net Position	97,524	32,369	7,249	5,257	(8,673)	(13,656)	(144,974)	7,825	119,333	(22,974)	28,832
Beginning Net Position	53,428	29,041	158,808	259,760	89,930	214,564	(285,155)	73,745	760,465	262,223	(92,390)
Ending Net Position	\$ 150,952	\$ 61,410	\$ 166,057	\$ 265,017	\$ 81,257	\$ 200,908	\$ (430,129)	\$ 81,570	\$ 879,798	\$ 239,249	\$ (63,558)

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program
As of September 30, 2014 and June 30, 2014**

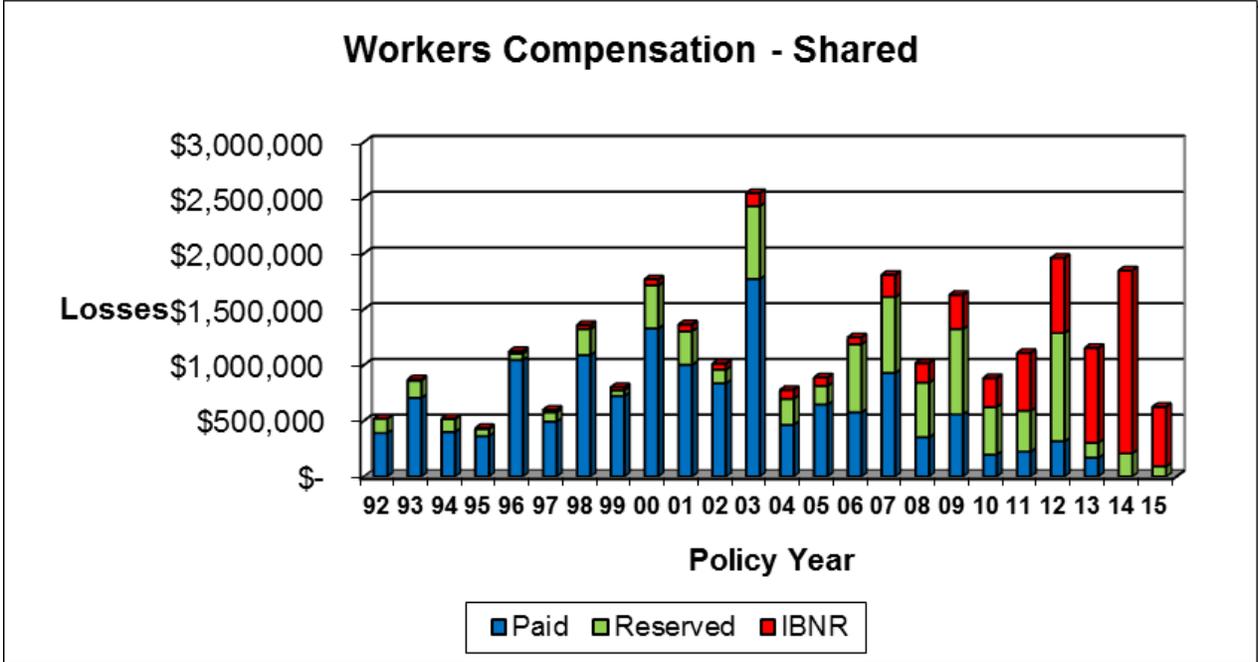
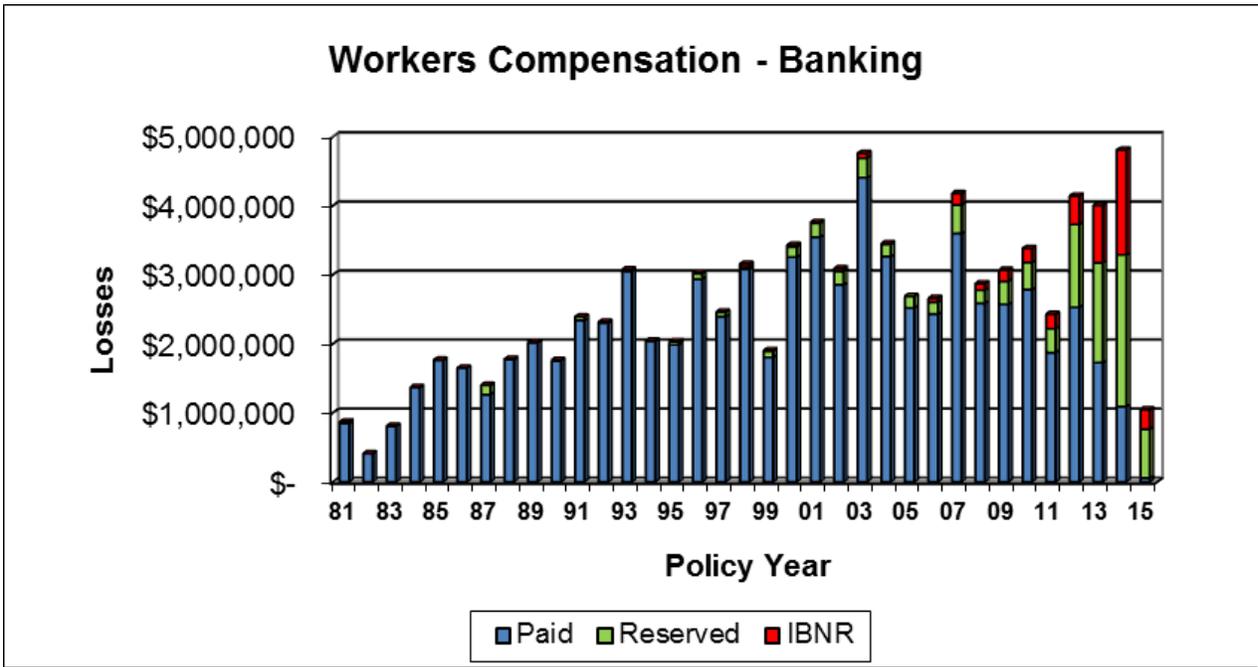
	Liability Banking 2015	Liability Shared Risk 2015	Total Liability Program		WC Banking 2015	WC Shared Risk 2015	Total WC Program		Totals	
			2015	2014			2015	2014	2015	2014
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	2,579,981	6,041,127	8,621,108	7,872,023	13,893,362	13,912,620	27,805,982	27,589,496	36,427,090	35,461,519
Incurred claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	1,485,554	325,584	1,811,138	2,752,547	1,048,981	624,682	1,673,663	6,648,142	3,484,801	9,400,689
Increases (Decreases) in provision for insured events of prior fiscal years	(1,099,634)	25,873	(1,073,761)	886,914	224,020	361,217	585,237	(2,238,470)	(488,524)	(1,351,556)
Change in provision for ULAE in current year	-	-	-	-	38,425	29,083	67,508	97,416	67,508	97,416
Total incurred claims and claim adjustment expenses	385,920	351,457	737,377	3,639,462.00	1,311,426	1,014,982	2,326,408	4,507,088	3,063,785	8,146,549
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	440,101	-	440,101	331,505	58,166	-	58,166	912,428	498,267	1,243,933
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	(102,341)	126,785	24,444	2,558,872	723,089	613,700	1,336,789	3,378,174	1,361,233	5,937,046
Total Payments	337,760	126,785	464,545	2,890,377	781,255	613,700	1,394,955	4,290,602	1,859,500	7,180,979
Total unpaid claims and claim adjustment expenses at end of the fiscal year	2,628,141	6,265,799	8,893,940	8,621,108	14,423,533	14,313,902	28,737,435	27,805,982	37,631,375	36,427,090
Claims Liability	2,628,141	6,265,799	8,893,940	8,621,108	13,378,173	13,276,488	26,654,661	25,790,716	35,548,601	34,411,824
Claims ULAE	-	-	-	-	1,045,360	1,037,414	2,082,774	2,015,266	2,082,774	2,015,266
Total Claim Liabilities	2,628,141	6,265,799	8,893,940	8,621,108	14,423,533	14,313,902	28,737,435	27,805,982	37,631,375	36,427,090

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of September 30, 2014



See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of September 30, 2014



See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2014

	Budget 2014-2015			YTD Expended 2014-2015			Remaining 2014-2015			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
ADMIN BUDGET										
Administrative Revenue										
41010 Administrative Deposit - See Note 1	\$ 838,846	\$ 462,123	\$ 376,723	\$ 209,712	\$ 115,531	\$ 94,181	\$ 629,134	75%	\$ 346,592	\$ 282,542
44030 Change in Fair Value - See Note 2	-	-	-	(3,827)	(2,955)	(872)	3,827		2,955	872
44040 Interest Income - See Note 2	-	-	-	4,051	2,794	1,257	(4,051)		(2,794)	(1,257)
44080 Risk Management Grants - See Note 3	-	-	-	91,532	91,532	-	(91,532)		(91,532)	-
Total Admin Revenue	\$ 838,846	\$ 462,123	\$ 376,723	\$ 301,468	\$ 206,902	\$ 94,566	\$ 628,910	75%	\$ 255,221	\$ 282,157
Administrative Expenses										
52100 Consultants	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
52101 Claims Audit	7,350	7,350	-	-	-	-	7,350	100%	7,350	-
52102 Financial Audit	27,000	13,500	13,500	-	-	-	27,000	100%	13,500	13,500
52103 Legal Services	10,000	5,000	5,000	646	323	323	9,354	94%	4,677	4,677
52104 Actuarial Services	10,500	4,200	6,300	-	-	-	10,500	100%	4,200	6,300
52105 Computer Services	-	-	-	-	-	-	-		-	-
52106 JPA Accreditation	-	-	-	5,850	2,925	2,925	(5,850)		(2,925)	(2,925)
52107 Fidelity Bonds	2,000	1,000	1,000	2,008	1,004	1,004	(8)	0%	(4)	(4)
52109 Miscellaneous Consultants	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
XXXXX Errors & Omissions	-	-	-	-	-	-	-		-	-
Total Admin Expenses	\$ 61,850	\$ 33,550	\$ 28,300	\$ 8,504	\$ 4,252	\$ 4,252	\$ 53,346	86%	\$ 29,298	\$ 24,048
Safety Services										
52200 Safety Service	\$ -	\$ -	\$ -	\$ 10,053	\$ 1,575	\$ 8,478	\$ (10,053)		\$ (1,575)	\$ (8,478)
52201 Risk Mgmt Comm Services	30,000	15,000	15,000	34,516	20,710	13,806	(4,516)	-15%	(5,710)	1,194
52202 Risk Mgmt Comm Mtg Expense	1,000	500	500	-	-	-	1,000	100%	500	500
52203 Police Risk Mgmt Comm Svcs	12,400	6,200	6,200	-	-	-	12,400	100%	6,200	6,200
52204 On Site	178,140	104,230	73,910	-	-	-	178,140	100%	104,230	73,910
XXXXX Yuba City On Site	-	-	-	-	-	-	-		-	-
52205 Hot Line	-	-	-	-	-	-	-		-	-
52206 Safety Library	-	-	-	-	-	-	-		-	-
52207 Seminars and PARMA	72,600	40,000	32,600	1,903	952	951	70,697	97%	39,048	31,649
52208 Police Risk Mgmt Manual	96,500	6,500	90,000	24,103	-	24,103	72,397	75%	6,500	65,897
52209 Safety Contingency	50,000	25,000	25,000	43,942	21,971	21,971	6,058	12%	3,029	3,029
52210 Process Safety Mgmt Program	-	-	-	-	-	-	-		-	-
52211 Website Development	-	-	-	-	-	-	-		-	-
XXXXX TargetSolutions Fire Training Module	-	-	-	-	-	-	-		-	-
52212 Safety Service - Other do not use	-	-	-	-	-	-	-		-	-
52213 Property Appraisals	-	-	-	-	-	-	-		-	-
52214 OCCUMED	18,000	18,000	-	4,500	4,500	-	13,500	75%	13,500	-
52215 Online Risk Management Services	14,000	7,000	7,000	12,307	6,153	6,154	1,693	12%	847	846
52216 Backsafe	-	-	-	-	-	-	-		-	-
52217 Wellness Optional	14,150	14,150	-	-	-	-	14,150	100%	14,150	-
Total Safety Services Expenses	\$ 486,790	\$ 236,580	\$ 250,210	\$ 131,324	\$ 55,861	\$ 75,463	\$ 355,466	73%	\$ 180,719	\$ 174,747

Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2014

	Budget 2014-2015			YTD Expended 2014-2015			Remaining 2014-2015			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Claims Administration										
52302 Claims Administration Fee	\$ 19,800	\$ -	\$ 19,800	\$ 28,350	\$ -	\$ 28,350	\$ (8,550)	-43%	\$ -	\$ (8,550)
52303 Fraud Hotline	-	-	-	-	-	-	-	-	-	-
52305 MPN Services	24,900	24,900	-	-	-	-	24,900	100%	24,900	-
52304 State Funding/Fraud Assessment	145,000	145,000	-	-	-	-	145,000	100%	145,000	-
Total Claims Admin Expenses	\$ 189,700	\$ 169,900	\$ 19,800	\$ 28,350	\$ -	\$ 28,350	\$ 161,350	85%	\$ 169,900	\$ (8,550)
Program Administration										
52401 Program Administration Fee	\$ 286,000	\$ 130,000	\$ 156,000	\$ 71,500	\$ 32,175	\$ 39,325	\$ 214,500	75%	\$ 97,825	\$ 116,675
52403 Accounting Services	65,826	32,913	32,913	10,727	5,363	5,364	55,099	84%	27,550	27,549
Total Program Admin Expenses	\$ 351,826	\$ 162,913	\$ 188,913	\$ 82,227	\$ 37,538	\$ 44,689	\$ 269,599	77%	\$ 125,375	\$ 144,224
Board Expenses										
52501 Executive Committee	\$ 3,000	\$ 1,500	\$ 1,500	\$ -	\$ -	\$ -	\$ 3,000	100%	\$ 1,500	\$ 1,500
52502 Executive Committee Member Travel	2,000	1,000	1,000	160	80	80	1,840	92%	920	920
52503 Board of Directors Meetings (includes Travel)	5,000	2,500	2,500	1,397	698	699	3,603	72%	1,802	1,801
XXXX Board of Directors Long Range Planning Session (every 3 years, 2012)	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
52504 Association Memberships	4,000	2,000	2,000	450	225	225	3,550	89%	1,775	1,775
Total Board Expenses	\$ 19,000	\$ 9,500	\$ 9,500	\$ 2,007	\$ 1,003	\$ 1,004	\$ 16,993	89%	\$ 8,497	\$ 8,496
Other Administration Expenses - Not identified with above budget line items										
52000 Administrative Expense	\$ -	\$ -	\$ -	\$ 49	\$ 24	\$ 25	\$ (49)		\$ (24)	\$ (25)
52001 Administration Expense - Other	-	-	-	-	-	-	-		-	-
Total Other Admin	\$ -	\$ -	\$ -	\$ 49	\$ 24	\$ 25	\$ (49)		\$ (24)	\$ (25)
Contingency Reserves	-	-	-	-	-	-	-		-	-
Total Admin Expenses	\$ 1,109,166	\$ 612,443	\$ 496,723	\$ 252,461	\$ 98,678	\$ 153,783	\$ 856,705	77%	\$ 513,765	\$ 342,940
TOTAL ADMIN REVENUE OVER EXPENSES	\$ (270,320)	\$ (150,320)	\$ (120,000)	\$ 49,007	\$ 108,224	\$ (59,217)	\$ (227,795)		\$ (258,544)	\$ (60,783)

Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2014

	Budget 2014-2015			YTD Expended 2014-2015			Remaining 2014-2015			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
BANKING LAYER BUDGET										
Banking Layer Revenue										
41020 Banking Layer Deposit - See Note 1	\$ 6,903,775	\$ 5,186,876	\$ 1,716,899	\$ 1,725,944	\$ 1,296,720	\$ 429,224	\$ 5,177,831	75%	\$ 3,890,156	\$ 1,287,675
41050 Banking Layer Refund	-	-	-	-	-	-	-	-	-	-
43010 Banking Layer Assessment	-	-	-	-	-	-	-	-	-	-
41060 Liab Shared Risk Layer Transfer	-	-	-	-	-	-	-	-	-	-
44020 CJPRMA Refund Transfer - See Note 4	(399,360)	-	(399,360)	-	-	-	(399,360)	100%	-	(399,360)
44030 Change in Fair Value - See Note 2	-	-	-	(133,627)	(91,212)	(42,415)	133,627	-	91,212	42,415
44040 Interest Income - See Note 2	-	-	-	121,602	78,762	42,840	(121,602)	-	(78,762)	(42,840)
44010 Other Income	-	-	-	828	-	828	(828)	-	-	(828)
Total Banking Layer Revenue	\$ 6,504,415	\$ 5,186,876	\$ 1,317,539	\$ 1,714,747	\$ 1,284,270	\$ 430,477	\$ 4,789,668	74%	\$ 3,902,606	\$ 887,062
Banking Layer Expenses										
51100 Claims Paid - See Note 5	\$ -	\$ -	\$ -	\$ 1,037,124	\$ 781,259	\$ 255,865	\$ (1,037,124)	-	\$ (781,259)	\$ (255,865)
51110 Claims Refunds	-	-	-	(944)	(894)	(50)	944	-	894	50
51000 Claims Adjusting Fee - See Note 5	-	540,000	432,000	-	-	-	-	-	-	-
43030 Banking Layer Refund	-	-	-	-	-	-	-	-	-	-
51050 Voids - claims	-	-	-	(26,429)	(23,599)	(2,830)	26,429	-	23,599	2,830
51115 Claims Subrogation/Recoveries	-	-	-	(235,982)	(235,982)	-	235,982	-	235,982	-
51130 Claims Investigation Liab and WC	-	-	-	-	-	-	-	-	-	-
51135 Claims Admin - Liability	-	-	-	81,895	-	81,895	(81,895)	-	-	(81,895)
51140 Claims Excess Adj	-	-	-	83,124	168,942	(85,818)	(83,124)	-	(168,942)	85,818
51400 OS Liability Adjustment	-	-	-	1,136,778	863,945	272,833	(1,136,778)	-	(863,945)	(272,833)
51800 ULAE Adjustment	-	-	-	67,508	67,508	-	(67,508)	-	(67,508)	-
52300 Claims Admin - Monthly WC Only	-	-	-	133,668	133,668	-	(133,668)	-	(133,668)	-
Total Banking Layer Expenses	\$ -	\$ 540,000	\$ 432,000	\$ 2,276,742	\$ 1,754,847	\$ 521,895	\$ (2,276,742)	-	\$ (1,754,847)	\$ (521,895)
TOTAL BANKING REVENUE OVER EXPENSES	\$ 6,504,415	\$ 4,646,876	\$ 885,539	\$ (561,995)	\$ (470,577)	\$ (91,418)	\$ 7,066,410	-	\$ 5,657,453	\$ 1,408,957

Northern California Cities Self Insurance Fund
Budget to Actual
As of September 30, 2014

	Budget 2014-2015			YTD Expended 2014-2015			Remaining 2014-2015			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
SHARED RISK LAYER BUDGET										
Shared Layer Revenue										
41030 Shared Risk Layer Deposit - See Note 1	\$ 3,967,319	\$ 2,621,126	\$ 1,346,193	\$ 991,830	\$ 655,282	\$ 336,548	\$ 2,975,489	75%	\$ 1,965,844	\$ 1,009,645
41040 Excess Deposit/Premium - See Note 1	1,934,290	964,512	969,778	483,573	241,128	242,445	1,450,717	75%	723,384	727,333
41060 Shared Risk Refund	-	-	-	-	-	-	-	-	-	-
42000 CJPRMA / Shared Risk Admin	-	-	-	-	-	-	-	-	-	-
43020 Shared Risk Layer Assessment	-	-	-	-	-	-	-	-	-	-
XXXXX CJPRMA Refund	-	-	-	-	-	-	-	-	-	-
44030 Change in Fair Value	-	-	-	(73,691)	(62,206)	(11,485)	73,691	-	62,206	11,485
44040 Interest Income	-	-	-	55,870	42,753	-	13,117	(55,870)	(42,753)	(13,117)
44060 Property Premium - See Note 1	850,361	-	850,361	212,592	-	212,592	637,769	75%	-	637,769
44070 Crime Premium - See Note 1	23,897	-	23,897	5,975	-	5,975	17,922	75%	-	17,922
Total Shared Layer Revenue	\$ 6,775,867	\$ 3,585,638	\$ 3,190,229	\$ 1,676,149	\$ 876,957	\$ 799,192	\$ 5,099,718	75%	\$ 2,708,681	\$ 2,391,037
Shared Layer Expenses										
51100 Claims Paid - See Note 5	\$ -	\$ -	\$ -	\$ 920,716	\$ 705,234	\$ 215,482	\$ (920,716)	-	\$ (705,234)	\$ (215,482)
52401 CJPRMA/Shared Risk Layer Admin	-	-	-	-	-	-	-	-	-	-
54100 Excess Deposit/Premium Exp - See Note 6	-	-	-	445,146	241,128	204,018	(445,146)	-	(241,128)	(204,018)
54200 Safety Grant Fund	-	150,000	-	-	-	-	-	-	-	-
54150 Member Property Coverage - See Note 6	-	-	-	218,565	-	218,565	(218,565)	-	-	(218,565)
54150 Member Crime Coverage - See Note 6	-	-	-	-	-	-	-	-	-	-
Total Shared Layer Expenses	\$ -	\$ 150,000	\$ -	\$ 1,584,427	\$ 946,362	\$ 638,065	\$ (1,584,427)	-	\$ (946,362)	\$ (638,065)
TOTAL SHARED REVENUE OVER EXPENSES	\$ 6,775,867	\$ 3,435,638	\$ 3,190,229	\$ 91,722	\$ (69,405)	\$ 161,127	\$ 6,684,145		\$ 3,655,043	\$ 3,029,102
OTHER INCOME/(EXPENSE)										
44020 Dividend Income	-	-	-	-	-	-	-	-	-	-
52500 Board Expenses	-	-	-	-	-	-	-	-	-	-
52900 Contingency Reserves	(9,853)	-	(9,853)	(10,168)	-	(10,168)	315	315	-	315
Rounding	-	-	-	5	3	2	-	-	-	-
Total Other Income/(Expense)	\$ (9,853)	\$ -	\$ (9,853)	\$ (10,163)	\$ 3	\$ (10,166)	\$ 315	-	\$ -	\$ 315
TOTAL INCOME/(EXPENSE)	13,009,962	7,932,194	3,945,915	(431,429)	(431,755)	326	13,522,760		9,053,952	4,377,591

Northern California Cities Self Insurance Fund
Notes to Budget to Actual
As of September 30, 2014

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. Risk Management Grants

Individual members have elected to have amounts withheld from past refunds to fund risk management specific to their City. There is no budget for this income as it will be used for individual members' risk management, not for the organization as a whole.

4. 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.

5. Claims Expenses

Claims related expenses are budgeted based on the "claims paid" and "claims adjusting fee" estimates only. 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.

6. 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.



**SHARED RISK LAYER PLAN FUND ADJUSTMENT
P&P A-12 REVISION**

ACTION ITEM

ISSUE: NCCSIF has established a policy for annual review and adjustment of the Shared Risk Layer for both the Workers' Compensation and Liability Programs. The policy is being updated to reflect the current practices used to determine the adjustments.

Language that refers to individual Program Year accounting adjustments is being removed or revised to reflect use of all Program Years when evaluating refunds or assessments. New language was also added to describe how refunds are allocated to Members, similar to the language and method used to allocate assessments that was already in the Policy.

FISCAL IMPACT: None; changes are meant to update the Policy to reflect current practices.

RECOMMENDATION: Approve changes as presented. Consider further revisions, if any, based on discussion during the earlier Planning Session.

BACKGROUND: P&P A-12 was first implemented in 2000 and has been revised twice since then. It was revised at the last Board meeting to update the accounting and actuary terms.

ATTACHMENT(S): P&P A-12: Shared Risk Layer Plan Fund Adjustment with tracked revisions.



ADMINISTRATIVE POLICY AND PROCEDURE # A-12

SUBJECT: SHARED RISK LAYER PLAN FUND ADJUSTMENTS

Policy Statement:

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

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

Procedure:

1. The evaluation shall be performed annually and presented to the Board of Directors at its meeting in the spring of each year.
2. The Total Assets at December 31, Expected Liabilities at December 31 and Net Assets, as defined below, will be used for the purposes of calculating any adjustments.
 - Total Assets at December 31 are the amount of Total Assets in the Audited Financial Statements at June 30, minus claims paid between June 30 and December 31.
 - Expected Liabilities are the Discounted Loss and Loss Adjustment Expenses (LAE) in the annual Actuarial Review stated at an Expected Confidence Level for all open shared risk layer program years combined, based upon the December 31, loss statistics.
 - Net Assets are the sum for each applicable shared risk layer program year of the Total Assets minus the Expected Liabilities.
3. Refunds:

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

- a. Participation in the Coverage Program for three years;
- b. ~~Applicable Pprogram years evaluated with all years combined, but separately for liability and workers' compensation results~~ The Program has in a positive Net Assets balance when Expected Liabilities are calculated at a 90% Confidence Level.

c. The Board of Directors declares a refund of Any Net Assets amount above the 90% Confidence Level. ~~to be refunded shall be determined annually by the Board of Directors.~~

Each member will receive a proportional share of the total amount refunded. The proportional share is the Member's % of total historical contributions for that Coverage Program's shared layer. The Program Year in which the refund is made is not counted as part of the historical contributions.

4. Assessments:

Members will be assessed if the Net Assets for the open Shared Risk Layer Program ~~Years~~ (determined separately for liability and workers' compensation) are negative.

The assessment declared will be 100% of the deficit Net Assets. The amount of the assessment will be collected over a period of up to seven (7) years or a minimum of 15% of the deficit due. Each member shall be required to pay their proportional share of the assessment. for each program year in which a deficit is declared ~~position~~. The proportional share is the Member's % of total historical shared layer contributions for ~~that~~ Coverage Program year in which a deficit is declared. The Program Year in which the payment is made is not counted as part of the historical contributions. Payment will be made as part of the September 15 program billings.

5. A Member failing to meet the payment schedule above shall be charged interest in the manner and amount earned on funds deposited in LAIF, at the time they are delinquent.

6. ~~Refunds from positive years will first go to offset negative years before being refunded to Members.~~

7. Refunds ~~from positive years~~ will first go to offset ~~negative years~~ deficits in another program before being refunded to Members.

8. Effective July 1, 2013, "Participants" that withdraw from NCCSIF's Workers' Compensation plan, agree that any available funds' allocated to them in the Shared Risk Layer, will remain with NCCSIF until such time as the "Program Years" in which they participated is are closed. This includes funds allocated to them via the "Shared Risk Layer Plan Adjustment" or any other manner of distribution other than the declaration of a dividend by the Board or in accordance with distribution described in the Joint Powers Agreement upon the dissolution of NCCSIF. If any "Program Year" is not closed and the "Participating Member" would be eligible for a distribution, they may annually send a written request for release of their funds to the Board of Directors. This action will require approval of the Board of Directors as specified in the JPA Bylaws, Section 3, paragraph A.

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Effective Date: June 16, 2000
First Revision Date: April 11, 2003
Second Revision Date: January 24, 2013
Third Revision Date: October 9, 2014
Fourth Revision Date: TBD



ADMINISTRATIVE POLICY AND PROCEDURE # A-12

SUBJECT: SHARED RISK LAYER PLAN FUND ADJUSTMENTS

Policy Statement:

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

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

Procedure:

1. The evaluation shall be performed annually and presented to the Board of Directors at its meeting in the spring of each year.
2. The Total Assets at December 31, Expected Liabilities at December 31 and Net Assets, as defined below, will be used for the purposes of calculating any adjustments.
 - Total Assets at December 31 are the amount of Total Assets in the Audited Financial Statements at June 30, minus claims paid between June 30 and December 31.
 - Expected Liabilities are the Discounted Loss and Loss Adjustment Expenses (LAE) in the annual Actuarial Review stated at an Expected Confidence Level for all open shared risk layer program years combined, based upon the December 31, loss statistics.
 - Net Assets are the sum for each applicable shared risk layer program year of the Total Assets minus the Expected Liabilities.
3. Refunds:

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

 - a. Participation in the Coverage Program for three years;
 - b. The Program has a positive Net Assets balance when Expected Liabilities are calculated at a 90% Confidence Level.
 - c. The Board of Directors declares a refund of any Net Assets above the 90% Confidence Level. .

Each member will receive a proportional share of the total amount refunded. The proportional share is the Member's % of total historical contributions for that Coverage Program's shared layer. The Program Year in which the refund is made is not counted as part of the historical contributions.

4. Assessments:

Members will be assessed if the Net Assets for the open Shared Risk Layer Program (determined separately for liability and workers' compensation) are negative.

The assessment declared will be 100% of the deficit Net Assets. The amount of the assessment will be collected over a period of up to seven (7) years or a minimum of 15% of the deficit due. Each member shall be required to pay their proportional share of the assessment. The proportional share is the Member's % of total historical shared layer contributions for the Coverage Program in which a deficit is declared. The Program Year in which the payment is made is not counted as part of the historical contributions. Payment will be made as part of the September 15 program billings.

5. A Member failing to meet the payment schedule above shall be charged interest in the manner and amount earned on funds deposited in LAIF, at the time they are delinquent.

6. Refunds will first go to offset deficits in another program before being refunded to Members.

7. Effective July 1, 2013, "Participants" that withdraw from NCCSIF's Workers' Compensation plan, agree that any available funds' allocated to them in the Shared Risk Layer, will remain with NCCSIF until such time as the "Program Years" in which they participated are closed. This includes funds allocated to them via the "Shared Risk Layer Plan Adjustment" or any other manner of distribution other than the declaration of a dividend by the Board or in accordance with distribution described in the Joint Powers Agreement upon the dissolution of NCCSIF.

If any "Program Year" is not closed and the "Participating Member" would be eligible for a distribution, they may annually send a written request for release of their funds to the Board of Directors. This action will require approval of the Board of Directors as specified in the JPA Bylaws, Section 3, paragraph A.

Effective Date:	June 16, 2000
First Revision Date:	April 11, 2003
Second Revision Date:	January 24, 2013
Third Revision Date:	October 9, 2014
Fourth Revision Date:	TBD



**BANKING LAYER PLAN FUND ADJUSTMENT
P&P A-1 REVISION**

ACTION ITEM

ISSUE: The Board will review Policy & Procedure A-1, Banking Layer Fund Adjustments, and a spreadsheet illustrating the formula used for the calculations, during the morning planning session. This Item is provided for the Board to review and take action on any changes or updates to the Policy or formula.

FISCAL IMPACT: TBD. The Board may enact changes to the Policy or formula that could impact the amount of money members must maintain in the Banking Layer and/or the timing for paying assessments.

RECOMMENDATION: Attach the spreadsheet illustrating the Formula used to determine adjustments to the Policy. Other changes TBD based on Board discussion.

BACKGROUND: P&P A-1 was first approved in 1989 and has been revised nine times.

ATTACHMENTS: P&P A-1: Banking Layer Plan Fund Adjustment
Spreadsheet with adjustment formula



ADMINISTRATIVE POLICY AND PROCEDURE #A-1

SUBJECT: BANKING LAYER PLAN FUND ADJUSTMENTS

Policy Statement:

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

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

Provisions:

1. The refund/assessment calculations shall be performed annually and presented to the Board of Directors at its meeting in April.
2. The Net Assets, ~~Gross Assets~~Net Margin, Expected Liabilities~~iesy~~, Buffer Allocation and Available Refund, as defined below, shall be used for purposes of calculating any adjustments.

Net Assets is the amount of Net Position in the Financial Consultant's Financial Report at December 31.

Expected Liabilities are the Discounted Loss and Loss Adjustment Expenses (LAE) at the Expected Confidence Level at December 31, as calculated in the annual Actuarial Report.

~~Gross Assets~~Net Margin ~~is~~are the sum of the Net Assets minus the Expected Liabilities at the 90% Confidence Level.

Buffer Allocation is the allocation among Members with positive Gross Assets of the sum of the negative Gross Assets and 10 times the Banking Layer Limit.

Available Refund is the sum of Gross Assets minus the Buffer Allocation.

Assessments:

1. A Member with a negative ~~Gross Assets~~Net Margin shall be required to pay twenty percent (20%) of the negative amount in two installments, due September 15 and December 15, in the calendar year in which the assessment is declared. If 20% of the negative ~~Gross Assets~~Net Margin is less than \$10,000, then the full amount is due in the first installment of September 15, rather than two installments.

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

Refunds:

1. A Member shall be eligible for a refund by meeting the following conditions:
 - A. Participation in the Program for three years
 - B. A positive Available Refund
2. The amount of the Available Refund distributed to Members will be determined annually by the Board of Directors.
3. Members may decline the refund and leave such funds or a portion of the funds in their Banking Layer.
4. Members may elect to allocate the remaining amount available as follows:
 - A. If funds are not being retained in their Banking Layer, then a negative balance in another Program must first be offset.
 - B. If not used for “3.” or “4.A.” above, remaining available funds, or any portion thereof, may be used to offset the next fiscal year deposits, used for Risk Management Grants, or may be requested in the form of a check.

Effective Date:	May 26, 1989
First Revision Date:	June 14, 1996
Second Revision Date:	June 13, 1997
Third Revision Date:	December 17, 1999
Fourth Revision Date:	December 15, 2000
Fifth Revision Date:	March 16, 2007
Sixth Revision Date:	December 13, 2007
Seventh Revision Date:	April 25, 2008
Eighth Revision Date:	January 24, 2013
Ninth Revision Date:	October 9, 2014

NCCSIF Banking Layer Target Funding Worksheet

Column ID	A	B	C	D	E	F	G	H	I	J	K	L	M
Description	Net Assets	Risk Margin to 90% CL	\$ 1 Million Buffer Allocation	Net Margin Above or (Below) 90% CL & 10xSIR	Total Negative Net Margins (NNM)	Declared Assessment	Total Negative Net Margins (NNM) After Assessments	Total Positive Net Margins (PNM)	Member's % of Total PNM	Allocation of Negative Net Margin (NNM)	Available Refund	Declared Refund	Additional Funding To Meet Targets
Formula	Assets - Expected Liabilities (EL)	EL at 90% CL - EL	Member B/Total B x \$1,000,000	A-B-C	Sort Column D - NNM	Minimum 20% of Column E - NNM	E + F	Sort Column D - PNM	Members PNM/ Total PNM	I x Total G	H - J	\$	\$
Source	Accountant	Actuary	Calculation	Calculation	Calculation	Board Decision	Calculation	Calculation	Calculation	Calculation	Calculation	Board Decision	Board Decision
Comments	Consider - If negative assess at this stage and more than 20%? Cap at % of premium?	Use these numbers to allocate the \$1 million buffer in column C - same as % of Expected Liabilities	New Proposal to allocate the buffer layer to all members v. just those with PNM. Otherwise add to the total in column G before allocation in column J	Net assets in excess of the two benchmarks - 90% CL and 10xSIR		Should the 20% minimum be raised? Tied to % of annual funding or some other benchmark?	New Proposal to assess members first, giving the members with PNM less NNM to loan to others. Otherwise move assessment to column M, after refund.					Members traditionally given option to receive all or a portion of refund (35%, 50% or 100%), keep on account, or use for risk management grants	If needed to meet target funding goals



DEPOSIT DEVELOPMENT PLAN REVISIONS

ACTION ITEM

ISSUE: The Board will review NCCSIF's Funding Policies & Procedures during the morning planning session. This Item is provided for the Board to review and take action on any changes or updates to the Policies & Procedures.

FISCAL IMPACT: TBD.

RECOMMENDATION: The Program Administrators have attached redline versions of the Deposit Policies with recommended changes to condense and clarify the language, including condensing the Shared Risk Layer Deposit Development Plans into the Formulas for Determining the Annual Deposit. These versions also contain comments with suggested changes to the excess layer allocation formulas.

BACKGROUND: NCCSIF maintains two annual funding policies for each of the WC and GL Programs, one for the Shared Layer and one for the Banking and Excess Layers. The policies were first enacted in 1991 (Shared Layers) and 1996 (Banking & Excess Layers) and revised in 2007 and 2006, respectively.

ATTACHMENTS: Redline and comment versions of the following:

- WC-1: Shared Risk Layer WC Deposit Development Plan
- WC-3: Formula for Determining WC Annual Deposit
- L-1: Shared Risk Layer Liability Deposit Development Plan
- L-4: Formula for Determining Liability Annual Deposit



WORKERS' COMPENSATION POLICY AND PROCEDURE #WC-1

Subject: SHARED RISK LAYER WORKERS' COMPENSATION DEPOSIT DEVELOPMENT PLAN

Policy Statement:

It shall be the policy of the Northern California Cities Self-Insurance Fund to determine the Shared Risk Layer Workers' Compensation Deposit Development in the method outlined in the following procedure.

Procedure:

Deposits: NCCSIF will collect a deposit from each member each year. The deposits will provide funds to pay claims ~~if-as~~ necessary. The deposits will be credited with investment income at the rate earned on the Authority's investments.

~~The deposits do not affect the members' actual costs.~~

Deposits for each member for each year are determined by the Board. New deposits for the risk-sharing layer as a whole will be based upon rates determined by an actuarial study. Successive years will be subject to review and adjustment by the Authority. Exposures should not reflect activities excluded by the Agency's Memorandum of Coverage. Exposures ~~will-may~~ be audited at the end of each program year.

Deposits for the twelve-month period beginning each July 1 are due and payable each July 1.

Pooled Costs: The pooled costs of each year (called a Program Year) will include only pooled losses and loss expenses.

Each member's experience will be given weight to the extent that such experience is credible. The weights, or Credibility Factors, will range from 65% to 75% % for the largest cities and to about 10% for the smallest members. This ensures that larger ~~cities-members~~ will be extensively experience rated, and that smaller ~~members-cities~~ won't see large swings in their funding get by with only nominal allocations just because of a few years of good or bad ~~fortune in~~ claims experience.

Adjustments to the Shared Risk Layer will be in accordance with Policy and Procedure A-12 Shared Risk Layer Plan Fund Adjustments.

WORKERS' COMPENSATION
DEPOSIT DEVELOPMENT PLAN

Each member's share of deposit will depend on its size payroll, special exposure surcharges, and its Experience Modification.

A member's Experience Modification reflects its own loss experience rate to the extent it is credible. To the extent that the member's own experience is not credible, the Experience Modification reflects the average experience of all members.

~~1) Reported Workers' Compensation Losses - Member's share of past paid losses and case reserves \$ 100,000 excess of \$ 20,000 incurred in the prior five full coverage years.~~

12) Percentage Reported-of Workers' Compensation Losses - Member's % share of all paid losses and case reserves, \$ 100,000 excess of \$ 20,000, incurred in the prior five full coverage years.

~~3) Pool Deposit Basis (Workers' Compensation Payroll) - Member's deposit basis during the twelve-month program year.~~

24) Percentage Pool Deposit Basis (Percentage of Payroll) - Member's % share of all deposit bases during the twelve-month program year, total payroll.

5) Relative Loss Rate - Member's share of losses divided by member's share of deposit basis: payroll.

6) Credibility Factor -
$$\frac{\text{Member's } \underline{\text{Deposit Basis Payroll}}}{\text{Member's } \underline{\text{Deposit Basis Payroll}} + (\text{Member's } \underline{\text{Payroll Deposit Basis}})}$$
 that will create a credibility of 65% - 75% for largest Member.)

7) Experience Modification - Member's Credibility Factor times relative loss rate, plus (1.0 - Member's Credibility) times average Relative Loss Rate.

8) Special Exposure Factor - Any special exposure surcharges will be agreed upon before the beginning of the program year.

9) Total Exposure - Member's Deposit Basis Payroll times the experience modification times the special exposure factor.

10) Percentage Total Exposure - Member's percentage share of total exposure.

~~10)~~ 11) Member's Deposit - Percentage Total Exposure x Total Funding, per actuary, at Confidence Level chosen by the Board.

Effective Date: June 28, 1991

First Revision: April 13, 2007

Second Revision: TBD



WORKERS' COMPENSATION POLICY AND PROCEDURE #WC-1

Subject: SHARED RISK LAYER WORKERS' COMPENSATION DEPOSIT DEVELOPMENT PLAN

Policy Statement:

It shall be the policy of the Northern California Cities Self-Insurance Fund to determine the Shared Risk Layer Workers' Compensation Deposit Development in the method outlined in the following procedure.

Procedure:

Deposits: NCCSIF will collect a deposit from each member each year. The deposits will provide funds to pay claims as necessary. The deposits will be credited with investment income at the rate earned on the Authority's investments.

Deposits for each member for each year are determined by the Board. New deposits for the risk-sharing layer as a whole will be based upon rates determined by an actuarial study. Successive years will be subject to review and adjustment by the Authority. Exposures should not reflect activities excluded by the Agency's Memorandum of Coverage. Exposures may be audited at the end of each program year

Deposits for the twelve-month period beginning each July 1 are due and payable each July 1.

Pooled Costs: The pooled costs of each year (called a Program Year) will include only pooled losses and loss expenses.

Each member's experience will be given weight to the extent that such experience is credible. The weights, or Credibility Factors, will range from 65% to 75% % for the largest cities and to about 10% for the smallest members. This ensures that larger members will be extensively experience rated and that smaller members won't see large swings in their funding because of a few years of good or bad claims experience.

Adjustments to the Shared Risk Layer will be in accordance with Policy and Procedure A-12 Shared Risk Layer Plan Fund Adjustments.

WORKERS' COMPENSATION
DEPOSIT DEVELOPMENT PLAN

Each member's share of deposit will depend on its payroll, special exposure surcharges, and its Experience Modification.

A member's Experience Modification reflects its own loss experience rate to the extent it is credible. To the extent that the member's own experience is not credible, the Experience Modification reflects the average experience of all members.

- 1) Percentage of Workers' Compensation Losses - Member's % share of all paid losses and case reserves, \$ 100,000 excess of \$ 20,000, incurred in the prior five full coverage years.
- 2) Percentage of Payroll - Member's % share of total payroll.
- 5) Relative Loss Rate - Member's share of losses divided by member's share of payroll.
- 6) Credibility Factor -
$$\frac{\text{Member's Payroll}}{\text{Member's Payroll} + (\text{Member's Payroll that will create a credibility of 65\% - 75\% for largest Member.})}$$
- 7) Experience Modification - Member's Credibility Factor times relative loss rate, plus (1.0 - Member's Credibility) times average Relative Loss Rate.
- 8) Special Exposure Factor - Any special exposure surcharges will be agreed upon before the beginning of the program year.
- 9) Total Exposure - Member's Payroll times the experience modification times the Special Exposure Factor.
- 10) Percentage Total Exposure - Member's percentage share of total exposure.
- 11) Member's Deposit - Percentage Total Exposure x Total Funding, per actuary, at Confidence Level chosen by the Board.

Effective Date: June 28, 1991

First Revision: April 13, 2007

Second Revision: TBD



WORKERS' COMPENSATION POLICY AND PROCEDURE #WC-3

SUBJECT: FORMULA FOR DETERMINING WORKERS' COMPENSATION ANNUAL DEPOSIT

The Workers' Compensation Annual Deposit shall be calculated annually based on five cost components that comprise the annual deposit.

The five cost components are as follows:

I. BANKING LAYER LOSS FUND

The Banking Layer Loss Fund represents an amount determined annually by an outside actuary and approved annually by the Board of Directors to fund the losses occurring within the Banking Layer during the next fiscal year. Two factors are used for determining the amount of each Member's share of the Banking Layer Loss Fund. The first calculation factor is based on Average Total Incurred Losses within the Banking Layer and yields 75% of the total Banking Layer Loss Fund. The second factor is based on WCIRB* Loss Rate Premium and yields 25% of the total Banking Layer Loss Fund. The formulas for the two factors are:

* WCIRB means Workers' Compensation Insurance Rate Bureau.

FORMULAS

Factor 1: Average Total Incurred Losses within the Banking Layer

$$\begin{aligned}
 & \text{City's Five Year Average Incurred Losses, without Labor Code 4850 benefits, for the Banking} \\
 & \quad \text{Layer, beginning six years prior and ending one year prior (\$)} \\
 & \qquad \qquad \qquad / \\
 & \text{JPA's Five Year Total Average Incurred Losses for the Banking Layer (\$)} \\
 & \qquad \qquad \qquad = \\
 & \text{City's Percentage of JPA's Five Year Total Average Incurred Losses (\%)} \\
 & \qquad \qquad \qquad \times \\
 & \quad \text{Weighting Factor of 75\%} \\
 & \qquad \qquad \qquad \times \\
 & \quad \text{Banking Layer Loss Fund (\$)} \\
 & \qquad \qquad \qquad = \\
 & * 75\% \text{ of the Banking Layer Loss Fund Based on Average Total Incurred Losses (\$)}
 \end{aligned}$$

Factor 2: WCIRB Pure Loss Rate Premium

$$\begin{aligned} & \text{City's WCIRB Pure Loss Rate Premium (\$)} \\ & \quad / \\ & \text{JPA's Total WCIRB Pure Loss Rate Premium (\$)} \\ & \quad = \\ & \text{City's Percentage of the WCIRB Pure Loss Rate Premium (\$)} \\ & \quad \times \\ & \text{Weighting Factor of 25\%} \\ & \quad \times \\ & \text{Banking Layer Loss Fund (\$)} \\ & \quad = \\ & * 25\% \text{ of the Banking Layer Loss Fund Based on WCIRB Loss Rate Premium} \end{aligned}$$

(* The sum of Factors 1 and Factor 2 equal the Banking Layer Loss Fund.)

II. BANKING PLAN-LAYER FUND ADJUSTMENT

In accordance with Policy and Procedure #A-1 the Plan Fund Adjustments are calculated annually and presented to the Board of Directors at its meeting in March. ~~Members reflecting a negative adjustment balance will be required to pay to the Treasurer twenty percent (20%) of the deficit adjustment balance in two installments—on September 15 and December 31. If the negative adjustment balance is \$10,000 or less then it will be paid in one installment. Members eligible for a refund can apply the refund to the total Workers' Compensation Annual Deposit thereby reducing the amount due.~~

III. SHARED RISK LAYER

The formula for allocation of the Shared Risk Layer Loss Fund is determined separately under Policy and Procedure #WC-1.

IV. EXCESS INSURANCE OR COVERAGE

The component for the cost of the excess insurance is calculated in the following manner:

FORMULAS

Factor 1: Average Total Incurred Losses within the Banking Layer

$$\begin{aligned} & \text{City's Five Year Average Incurred Losses, without Labor Code 4850 benefits, within the} \\ & \quad \text{Banking Layer beginning six years prior and ending one year prior (\$)} \\ & \quad / \\ & \text{JPA's Five Year Total Average Incurred Losses within the Banking Layer (\$)} \\ & \quad = \\ & \text{City's percentage of JPA's Five Year Total Incurred Losses (\%)} \\ & \quad \times \end{aligned}$$

$$\begin{aligned} & \text{Weighting Factor of 25\% (\%)} \\ & \quad \times \\ & \text{Excess Workers' Compensation Premium or Deposit} \\ & \quad = \\ & * 25\% \text{ of the Excess Insurance or Coverage Based on Average Total Incurred Losses (\$)} \end{aligned}$$

Factor 2: WCIRB Pure Loss Rate Premium

$$\begin{aligned} & \text{City's WCIRB Pure Loss Rate Premium (\$)} \\ & \quad / \\ & \text{JPA's Total WCIRB Pure Loss Rate Premium (\$)} \\ & \quad = \\ & \text{City's Percentage of the Total WCIRB Pure Loss Rate Premium (\%)} \\ & \quad \times \\ & \text{Weighting Factor of 75\%} \\ & \quad \times \\ & \text{Excess Workers' Compensation Premium or Deposit} \\ & \quad = \\ & * 75\% \text{ of the Excess Insurance or Deposit based on WCIRB Loss Rate Premium (\$)} \end{aligned}$$

(* The sum of Factors 1 and 2 equal the total excess workers' compensation premium or deposit.)

V. ADMINISTRATIVE COSTS

Administrative costs are separated into two sections, one allocated on a percentage of Members share of Banking, Shared and Excess Premiums representing 65% of the Administrative Costs and the second allocated equally to all members and representing 35% of the Administrative Costs.

MAXIMUM DEPOSIT

The ~~developed~~ premium for the Banking Layer ~~Loss Fund~~, the Shared Risk Layer, ~~and the Excess Workers' Compensation Premium Insurance~~, and the Administrative costs will be developed annually as a net rate per \$100 of payroll per member. This net rate will not increase for any member on a year to year basis by more than a percentage determined annually by the Board of Directors. If any member's deposit would exceed that amount then it will be capped with the resulting cost spread among the other members pro-rata by payroll.

Effective Date: December 6, 1996

First Revision: April 13, 2007



LIABILITY POLICY AND PROCEDURE #L-1

SUBJECT: SHARED RISK LAYER LIABILITY DEPOSIT DEVELOPMENT PLAN

Policy Statement:

It shall be the policy of the Northern California Cities Self-Insurance Fund to determine the Shared Risk Layer Liability Deposit ~~Development~~ in the method outlined in the following procedure.

Procedure:

Deposits: NCCSIF will collect a deposit from each Member each year. The deposits will provide funds to pay claims within the Shared Risk Layer, if necessary. The deposits will be credited with investment income at the rate earned on the Authority's investments. ~~The deposits do not affect the Members' actual costs.~~

Deposits for each Member for each year are determined by the Board, based on estimates. ~~New deposits for the risk sharing layer will use an estimated rate at 70% confidence level~~ determined by an independent actuarial study. Successive years will be subject to review and adjustment by the Authority Board. Exposures should not reflect activities excluded by the Agency's Memorandum of Coverage. Exposures may be audited at the end of each program year.

Deposits for the 12-month period beginning each July 1 are due and payable each July 1.

Pooled Costs: The pooled costs of each year (called a Program Year) will include only pooled losses and loss expenses.

~~Administrative expenses will be paid for by allocation among all Members in the same proportional % as the pooled costs against all Members.~~

Allocated

Losses

Calculation: In the spring, prior to the beginning of each Program Year, NCCSIF will calculate each Member's share of pooled costs. ~~This calculation will be done annually and separately for each program.~~ Each Member's share will reflect that Member's Pool Deposit Basis for covered activities and its actual loss costs in the layer of loss from \$5,000 per occurrence to \$75,000 per occurrence. That is, losses less than \$5,000 will not be considered, and loss costs above \$75,000 do not affect Members.



Each Member's experience will be given weight to the extent that such experience is credible. The weights will range from approximately 70% for the largest cities to about 10% for the smallest cities. This ensures that larger cities-members will be extensively experience rated, and that smaller cities-members won't ~~get by with only nominal allocations just see large swings in their funding~~ because of a few years of good ~~or bad fortune in~~ claims experience.

~~Losses are revalued annually, and as reviewed and modified as a result of a claims audit.~~

The cost allocation will be reviewed annually in accordance with the actual development of claims and in accordance with Policy and Procedure A-12 Shared Risk Layer Plan Fund Adjustments.

Effective Date: June 28, 1991

First Revision: December 14, 2006



LIABILITY DEPOSIT DEVELOPMENT PLAN

Each Member's share of deposit will depend on its size payroll, special exposure surcharges, and its Experience Modification.

A Member's Experience Modification reflects its own loss experience rate to the extent it is credible. To the extent that the Member's own experience is not credible, the Experience Modification reflects the average experience of all Members.

~~1) Reported Liability Losses - Member's share of past paid losses and case reserves \$70,000 excess of \$5,000 incurred in the prior four five years, not counting the most recent year.~~

1. ~~12) Percentage of % Reported Liability Losses - Member's % share of past paid losses and case reserves, \$70,000 excess of \$5,000, incurred in the prior five years, not counting the most recent year.~~

~~3) Pool Deposit Basis - Member's deposit basis during the twelve month program year.~~

4) Percentage of % Pool Deposit Basis Payroll - Member's % share of all deposit bases during the twelve month program year. estimated payroll for the Program Year.

5) Relative Loss Rate - Member's share of losses divided by Member's share of payroll. deposit basis.

6) Credibility Factor - $\frac{\text{Member's Deposit Basis Payroll}}{\text{Member's Deposit Basis Payroll} + (\text{Larger Member Deposit Basis Payroll})}$

7) Experience Modification - Member's Credibility Factor times relative loss rate, plus (1.0 - Member's Credibility) times average Relative Loss Rate.

8) Special Exposure Factor - Any special exposure surcharges will be agreed upon before the beginning of the program year.

9) Total Exposure - Member's Deposit Basis Payroll times the Experience Modification times the Special Exposure Factor.

10) Percentage of % Total Exposure - Member's % share of Total Exposure.

11) Member's Deposit - Percentage Total Exposure x Total Funding, per actuary, at Confidence Level chosen by the Board.

NCCSIF

Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.

Corporate Insurance License No. 0C36861





LIABILITY POLICY AND PROCEDURE #L-1

SUBJECT: SHARED RISK LAYER LIABILITY DEPOSIT DEVELOPMENT PLAN

Policy Statement:

It shall be the policy of the Northern California Cities Self-Insurance Fund to determine the Shared Risk Layer Liability Deposit in the method outlined in the following procedure.

Procedure:

Deposits: NCCSIF will collect a deposit from each Member each year. The deposits will provide funds to pay claims within the Shared Risk Layer, if necessary. The deposits will be credited with investment income at the rate earned on the Authority's investments.

Deposits for each Member for each year are determined by the Board, based on estimates determined by an independent actuarial study. Successive years will be subject to review and adjustment by the Board. Exposures should not reflect activities excluded by the Agency's Memorandum of Coverage. Exposures may be audited at the end of each program year.

Deposits for the 12-month period beginning each July 1 are due and payable each July 1.

Pooled Costs: The pooled costs of each year (called a Program Year) will include only pooled losses and loss expenses.

Allocated
Losses

Calculation: In the spring, prior to the beginning of each Program Year, NCCSIF will calculate each Member's share of pooled costs. Each Member's share will reflect that Member's Pool Deposit Basis for covered activities and its actual loss costs in the layer of loss from \$5,000 per occurrence to \$75,000 per occurrence. That is, losses less than \$5,000 will not be considered, and loss costs above \$75,000 do not affect Members.

Each Member's experience will be given weight to the extent that such experience is credible. The weights will range from approximately 70% for the largest cities to about 10% for the smallest cities. This ensures that larger members will be extensively experience rated, and that smaller members won't see large swings in their funding because of a few years of good or bad claims experience.



The cost allocation will be reviewed annually in accordance with the actual development of claims and in accordance with Policy and Procedure A-12 Shared Risk Layer Plan Fund Adjustments.

Effective Date: June 28, 1991

First Revision: December 14, 2006



LIABILITY DEPOSIT DEVELOPMENT PLAN

Each Member's share of deposit will depend on its payroll, special exposure surcharges, and its Experience Modification.

A Member's Experience Modification reflects its own loss experience rate to the extent it is credible. To the extent that the Member's own experience is not credible, the Experience Modification reflects the average experience of all Members.

1. Percentage of Liability Losses - Member's % share of paid losses and case reserves, \$70,000 excess of \$5,000, incurred in the prior five years, not counting the most recent year.
2. Percentage of Payroll - Member's % share of estimated payroll for the Program Year.
3. Relative Loss Rate - Member's share of losses divided by Member's share of payroll.
4. Credibility Factor -
$$\frac{\text{Member's Payroll}}{\text{Member's Payroll} + (\text{Larger Member Payroll})}$$
5. Experience Modification - Member's Credibility Factor times relative loss rate, plus (1.0 - Member's Credibility) times average Relative Loss Rate.
6. Special Exposure Factor - Any special exposure surcharges will be agreed upon before the beginning of the program year.
7. Total Exposure - Member's Payroll times the Experience Modification times the Special Exposure Factor.
8. Percentage of Total Exposure - Member's % share of Total Exposure.
9. Member's Deposit - Percentage Total Exposure x Total Funding, per actuary, at Confidence Level chosen by the Board.



LIABILITY POLICY AND PROCEDURE #L-4

SUBJECT: FORMULA FOR DETERMINING LIABILITY ANNUAL DEPOSIT

The Liability Annual Deposit shall be calculated annually based on five cost components that comprise the annual deposit. The five cost components are as follows:

I. Banking Layer Loss Fund

The Banking Layer Loss Fund represents an amount determined annually by an outside actuary and approved annually by the Board of Directors to fund the losses occurring within the Banking Layer during the next fiscal year. Two factors are used for determining the amount of each Member's share of the Banking Layer Loss Fund. The first factor is based on Average Total Incurred Losses within in the Banking Layer and yields 75% of the total Banking Layer Loss Fund. The second factor is based on ~~DE6~~-Payroll and yields 25% of the total Banking Layer Loss Fund. The formulas for the two factors are:

FORMULAS

Factor 1: Average Total Incurred Losses within the Banking layer

$$\begin{aligned}
 & \text{City's ~~Four~~Five Year Average Incurred Losses within the Banking Layer beginning six years prior and} \\
 & \text{ending one year prior ($) } \\
 & \quad / \\
 & \text{JPA's Five year Total Average Incurred Losses within the Banking Layer ($) } \\
 & \quad = \\
 & \text{City's Percentage of JPA's Five Year Total Average Incurred Losses (%) } \\
 & \quad \times \\
 & \text{Weighting Factor of 75% } \\
 & \quad \times \\
 & \text{Banking Layer Loss Fund ($) } \\
 & \quad = \\
 & \text{75% of the Banking Layer Loss Fund Contribution Based on Average Total Incurred Losses ($) }
 \end{aligned}$$

Factor 2: ~~DE6~~ Payroll

$$\begin{aligned}
 & \text{City's ~~DE6~~ Payroll ($) } \\
 & \quad / \\
 & \text{JPA's Total ~~DE6~~ Payroll ($) } \\
 & \quad = \\
 & \text{City's Percentage of the Total ~~DE6~~ Payroll ($) } \\
 & \quad \times \\
 & \text{Weighting Factor of 25% } \\
 & \quad \times = \\
 & \text{Banking Layer Loss Fund ($) } \\
 & \quad = \\
 & \text{* 25% of the Banking Layer Loss Fund Based on ~~DE6~~ Payroll}
 \end{aligned}$$

* The sum of Factor 1 and Factor 2 equals the Banking Layer Loss Fund



II. Plan Fund Adjustments

In accordance with Policy and Procedure #A-1 the Plan Fund Adjustments are calculated annually and presented to the Board of Directors at its spring meeting. ~~Members reflecting a negative adjustment balance will be required to pay to the Treasurer twenty percent (20%) of the deficit adjustment balance in two installments — on September 15 and December 1. If however, the deficit is under \$10,000 it will be billed in one installment on September 15. Members eligible for a refund can apply the refund to the total Liability Annual Deposit thereby reducing the amount due.~~

III. Shared Risk Layer

The formula for allocation of the Shared Risk Layer Loss Fund is determined separately under Policy and Procedure #L-1.

IV. Excess Coverage

The component for the cost of the excess coverage is calculated in the following manner:

Use the same factor's as the Banking Layer Calculation but flips the applicable percentages:

$$\begin{array}{r}
 \text{City's } \del{DE6} \text{ Payroll is weighed 75\%} \\
 \times \\
 \text{Average Banking Layer losses are weighed 25\%} \\
 = \\
 \text{Excess Coverage}
 \end{array}$$

V. Administrative Costs

Administrative costs are comprised of two components:

1. General Administration including unallocated claims adjusting expense, 50% of the Safety and Risk Management Budget, all ongoing expenses such as financial and claims audits and a per member Program Administration fee. These expenses are shared equally by all Program Members.
2. Program Administration Fee. This includes 50% of the Safety and Risk Management Budget, Accounting Fees, and Program Administration fees that are apportioned to the Shared Risk and Excess layers. These expenses are shared by all Program Members based on the percentage of each Member's payroll to total payroll.

MAXIMUM DEPOSIT

The premium for the Banking Layer, Shared Risk Layer, Excess Insurance, and the Administrative costs will be developed annually as a net rate per \$100 of payroll per member. This net rate will not increase for any member on a year to year basis by more than a percentage determined annually by the Board of Directors. If any member's deposit would exceed that amount then it will be capped with the resulting cost spread among the other members pro-rata by payroll.

Maximum Deposit

~~If the combined total premium rate per \$100 of payroll for the totals of the Banking Layer Loss Fund, the Shared Risk Layer, Excess Insurance and the Administrative Costs for any one Member divided by~~



~~payroll/100 is greater than that Member's prior year's total premium rate, plus an additional percentage amount determined annually by the Board of Directors, then that Member's Liability Program Annual Deposit for the current year will be capped at the Member's prior year's Liability Program total premium rate, plus the additional percentage amount. The costs saved by the Member due to its annual deposit being capped will be shared by all of the other Members.~~

Effective Date: December 6, 1996

First Revision: December 14, 2006



2015 SLATE OF OFFICERS AND COMMITTEE ROTATION SCHEDULE

ACTION ITEM

ISSUE: Membership on the NCCSIF Executive Committee rotates annually, and each Member serves for a two-year term. Ms. Liz Ehrenstrom’s term as President will conclude in December and Mr. Russell Hildebrand is scheduled to begin serving his two-year term as the NCCSIF President.

The cities of Lincoln, Nevada City and Rocklin are scheduled to rotate off the Executive Committee on December 31, 2014. The cities of Folsom, Placerville, Jackson and Ione are schedule to rotate on to the Executive Committee at that time. The cities of Dixon, Elk Grove, Rio Vista and Galt remain on the Committee for one more year.

The January 1, 2015 to December 31, 2015 term for the Executive Committee will include the following Members:

2015 NCCSIF Executive Committee

City of Dixon	Michelle Pellegrino
City of Elk Grove	Brad Koehn
City of Folsom	Bruce Cline
City of Galt	Paula Islas
City of Ione	Ed Pattison
City of Jackson	Michael Daly
City of Placerville	Dave Warren
City of Rio Vista	Tim Chapa
City of Rocklin	Russell Hildebrand

Non-Voting Members

Treasurer	Tim Sailsbery	City of Willows
CJPRMA Rep	Paula Islas	City of Galt

Historically, the newly-elected officers (President, Vice President, Secretary and Treasurer) are nominated by the Executive Committee (acting as the Nominating Committee). The officers are chosen from the Executive Committee and are elected for a two-year term. The President is selected from the second-year Members (often the current Vice President) and the Vice President is generally selected from the first year members.



**Northern California Cities Self Insurance Fund
Board of Directors Meeting
January 8, 2015**

The Secretary is selected from either group of members. The Treasurer and CJPRMA Rep are appointed annually from the NCCSIF Members at large.

Executive Committee office is held by the specific assigned Board Member, not the City. This means that if an Executive Committee member is unable to attend a scheduled meeting, the Board Alternate for that City, while welcome to attend the meeting, may not vote.

FISCAL IMPACT: None.

RECOMMENDATION: It is the recommendation of the Executive Committee to approve the nomination of officers below:

President: Russell Hildebrand

Vice President: Bruce Cline

Secretary: Corey Shaver

Treasurer: Tim Sailsbery

CJPRMA Rep: Paula Islas

BACKGROUND: The Executive Committee is a standing committee of the Board of Directors and is comprised of seven to nine voting members and two non-voting members. The President of the Board of Directors serves as the Chair of the Executive Committee. The President, Vice-President, Secretary, Past President and three-five other Board of Directors members act as the seven-nine voting members. The two non-voting members are the Treasurer and the Representative to the CJPRMA Board of Directors.

Section 5 of the NCCSIF Bylaws describes the duties and responsibilities of the Officers of the Authority.

ATTACHMENT(S): Section 5 of the NCCSIF Bylaws
Rotation Schedule Map

SECTION 5
Officers of the Authority

A. The officers of the Authority shall be a President, Vice President, Secretary, and Treasurer Officers so appointed shall serve at the pleasure of the Board of Directors. The president shall chair meetings to the Board of Directors and Executive Committee; the vice president shall act in the place of the president in the president's absence. The secretary shall keep and maintain minutes of the Board meetings and Executive Committee meetings, or to direct the keeping and maintaining of such minutes, and to promptly report minutes of meetings to all members as soon as practicable after the meeting has concluded. The treasurer's duties are as described in Sections 11 and 12 of the Bylaws. Other responsibilities may be set forth by the Board of Directors.

B. The President, Vice President and Secretary shall be elected by the Board of Directors and shall serve two (2) year terms. No officer shall serve for more than two (2) complete consecutive terms in his or her respective office. The terms of each office will ordinarily commence on January 1st of each calendar year, except that if an election has not been conducted by that date, the terms shall commence as soon as the election has been held. The terms of each office shall end on December 31st of the calendar year, except that if the election of the officers to serve the next succeeding term has not been conducted, the incumbent officers shall continue to hold their offices until the election has been conducted.

C. The Treasurer shall be appointed annually by the Board of Directors and, unless the Board of Directors determines otherwise, the Treasurer shall serve at the Board of Directors' pleasure. The Treasurer shall be an officer or employee of a Member Entity or a Certified Public Accountant.

D. The Board of Directors may create such other offices and appoint such other officers as it deems necessary and advisable.

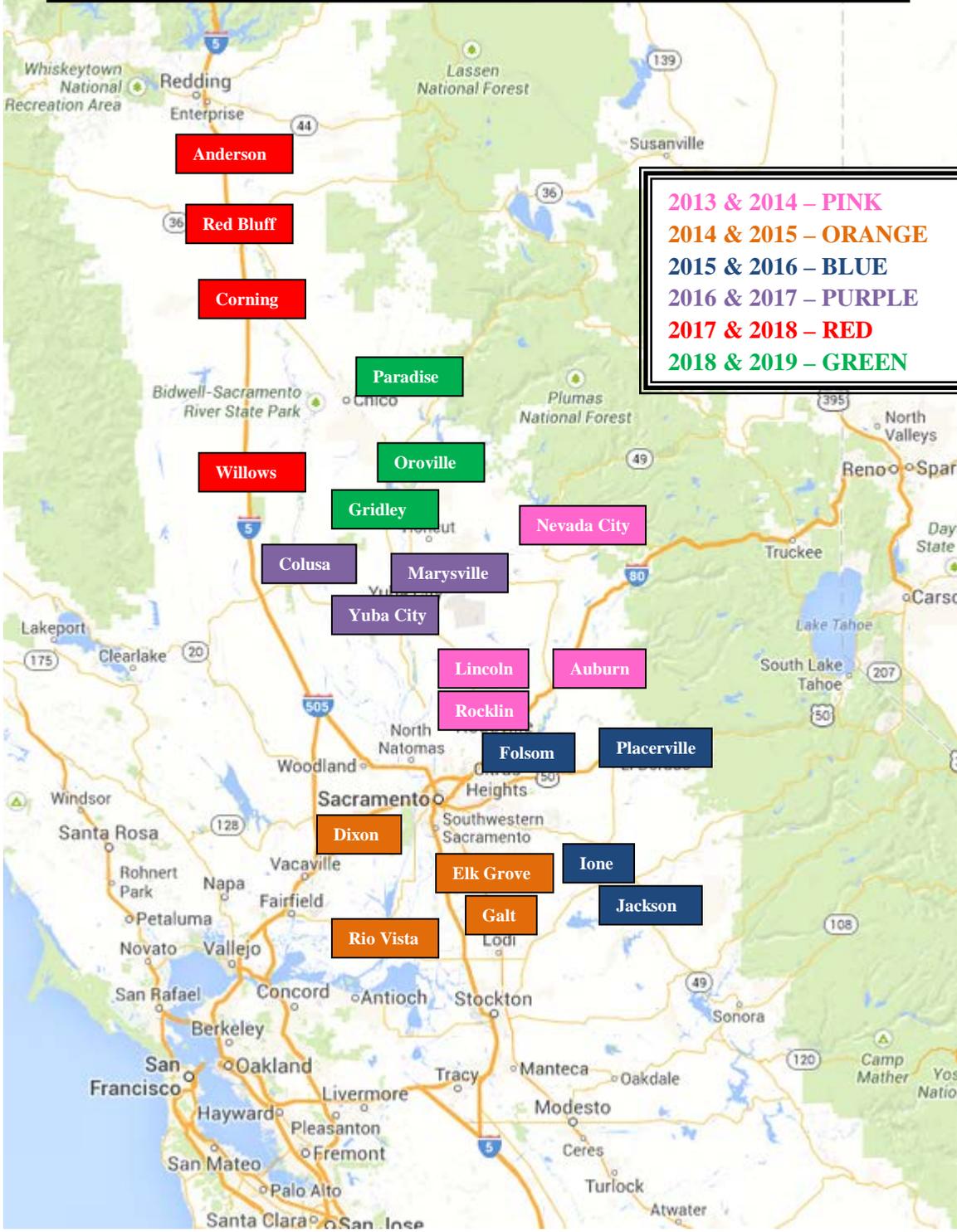
SECTION 6
Committees

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

SECTION 7
Program Director and Other Staff

A. The Board of Directors shall appoint a Program Director who shall be responsible for the general administration of the business and activities of the Authority as directed by the Executive Committee.

Northern California Cities Self Insurance Fund Executive Committee Rotation List





RESOLUTION 15-01 AUTHORIZING INVESTMENT OF MONIES IN LAIF

ACTION ITEM

ISSUE: The Board of Directors annually approves a Resolution authorizing the President, Vice President and Treasurer to order the deposits or withdrawal of monies in LAIF.

FISCAL IMPACT: No new fiscal impact is anticipated.

RECOMMENDATION: Approval of Resolution 15-01, authorizing the newly elected President, Vice President and Treasurer, authority to order the deposits or withdrawal of monies in LAIF.

BACKGROUND: On an annual basis, records are updated with the Local Agency Investment Fund (LAIF) to reflect the newly elected officers of NCCSIF.

ATTACHMENT(S): Proposed NCCSIF Resolution 15-01



RESOLUTION 15-01

**RESOLUTION AUTHORIZING INVESTMENT OF MONIES IN
THE LOCAL AGENCY INVESTMENT FUND**

WHEREAS, Pursuant to Chapter 730 of the statutes of 1976 Section 16429.1 was added to the California Government Code to create a Local Agency Investment Fund in the State Treasury for the deposit of money of a local agency for purposes of investment by the State Treasurer, and

WHEREAS, The Northern California Cities Self Insured Fund (NCCSIF) Board of Directors does hereby find that the deposit and withdrawal of money in the Local Agency Investment Fund in accordance with the provisions of Section 16429.1 of the Government Code for the purposes of investment stated therein is in the best interest of Northern California Cities Self Insurance Fund.

NOW THEREFORE, BE IT RESOLVED, that the NCCSIF Board of Directors does hereby authorize the deposit and withdrawal of Northern California Cities Self Insurance Fund monies in the Local Agency Investment Fund in the State Treasury in accordance with the provisions of Section 16428.1 of the Government Code for the purpose of investment as stated therein, and verification by the State Treasurer’s Office of all banking information provided in that regard.

BE IT FURTHER RESOLVED, that the following Northern California Cities Self Insurance Fund officers or their successors in office shall be authorized to order the deposit or withdrawal of monies in the Local Agency Investment Fund effective immediately:

- NCCSIF President - Russell Hildebrand _____
- NCCSIF Vice President – Bruce Cline _____
- NCCSIF Treasurer – Tim Sailsbery _____
- NCCSIF Financial Consultant – James Marta _____

I hereby certify that the foregoing is a full, true and correct copy of Resolution No. 14-01 duly and regularly adopted and passed at a regular meeting of the Board of Directors of the Northern California Cities Self Insurance Fund held on the 12th day of December 2013, by the following vote:

AYES:

NOES:

ABSENT:

ABSTAIN:

NCCSIF President

NCCSIF Secretary



2015 SERVICE CALENDAR

ACTION ITEM

ISSUE: On an annual basis, a *Service Calendar* is provided to the Board showing a timeline of the annual activities to be completed on behalf of the organization.

FISCAL IMPACT: No fiscal impact is anticipated.

RECOMMENDATION: Receive and file the 2015 NCCSIF Service Calendar.

BACKGROUND: None.

ATTACHMENT(S): 2015 NCCSIF Service Calendar.



2015 NCCSIF SERVICE CALENDAR

AS = Alliant Insurance Services Staff	EC = Executive Committee
CA = Claims Auditor	BD = Board of Directors
FA = Financial Auditor	RM = Risk Management
JM = Jim Marta, CPA Staff	PRM = Police Risk Management
York = York Insurance Services Group Staff	FC = Finance Committee
BM = Bickmore	PA = Property Appraiser

Date	Activity	Completed by
DECEMBER 2014		
12/11/14	Training Day/BOD Meeting	BD
12/15/14	2 nd Installment of Assessments - begin collecting	JM
12/31/14	Financial Audit -mail to State and Counties of Members	JM
JANUARY 2015		
TBD	PRMC Agenda – mailed for January Meeting	AS
01/05/15	Statement of Facts – Roster of Public Agencies - file with State & County	AS
<u>01/05/15</u>	<u>Preparation for CAJPA Accreditation (2014 and every 3 years thereafter)</u>	<u>AS</u>
TBD	PRMC Meeting	AS
12/31/15	RMC Agenda – mail for 01/08/15 meeting	AS
01/08/15[®]	RMC Meeting – <u>Loss Review and Training</u>	RM/BD
<u>01/08/15</u>	<u>Claims Analysis as of 12/31</u>	<u>RM</u>
01/10/15	Form 700 – mail to BD and Committee members – deadline 03/21/15	AS
01/10/15	4 th quarter (as of 12/31) DE-9 – request from Members	AS
01/10/15	Request Loss data (as of 12/31) from York (<u>Separate 4850</u>)	AS
01/15/15	Property Program – prepare specifications	AS
01/15/15	Liability/WC – renewal loss information – deadline for receipt from York	AS
01/24/15	Loss and Renewal Instructions - send to actuary	AS
01/31/15	4 th quarter DE-9 Reports (as of 12/31) - send to CJPRMA	AS
01/31/15	WC/Liability – estimated WC payroll – <u>check to find out deadline</u>	AS

FEBRUARY 2015		
02/04/15	Annual Service Provider Performance Evaluations - send to members - reviewed by BD President	AS
02/8-11/15	PARMA Annual Risk Management Conference – Anaheim California	
02/15/15	Crime Program – prepare and send applications to Members	AS
02/21/15	Reminder – Form 700s to Board and Alternate Members	AS
MARCH 2015		
03/01/15	Actuarial Study - receive draft and send to Jim Marta	AS
03/01/15-3/15/15	Banking and Shared Risk Layer Program Deposits - prepare preliminary worksheets, and Shared Risk layer adjustments for FY 2014/15	AS
03/07/15	Request Banking Layer adjustments from Jim Marta	AS
03/12/15	Claims & EC Agendas - mail for 03/19/15 meetings	AS/York
03/19/15	Claims & Executive Committee Meetings	EC



2015 NCCSIF SERVICE CALENDAR

AS = Alliant Insurance Services Staff	EC = Executive Committee
CA = Claims Auditor	BD = Board of Directors
FA = Financial Auditor	RM = Risk Management
JM = Jim Marta, CPA Staff	PRM = Police Risk Management
York = York Insurance Services Group Staff	FC = Finance Committee
BM= Bickmore	PA = Property Appraiser

Date	Activity	Completed by
	4 th quarter Investment Reports (as of 12/31) - submit for review	EC
	4 th quarter Financials (as of 12/31) - submit for review	EC
	Review and approve actuarial studies	EC
	Preliminary FY 2015/16 Budget - submit for review	EC
	Liability & WC Banking & Shared Layer – preliminary deposit calculation for review	EC
	Claims Committee - select members	EC
	Claims Auditor - evaluate and consider RFP (Liability odd years/WC even years)	EC
	Service Provider Performance Evaluations - submit responses for review	EC
03/21/15	Form 700s - receive from Board Members and Alternates	AS
03/31/15	Renewal Certificates List to members	AS
APRIL 2015		
04/01/15	Form 700s - file with FPPC	AS
04/07/15	Request Crime Renewal Quotations	AS
04/11/15	Alliant begins contact with various contractors regarding renewal terms	AS
04/11/15	1 st Quarter DE-9 (as of 03/31) - request to members	AS
April 2015	PRMC Agenda – mail for April meeting	AS/BM
April 2015	PRMC Meeting	AS/BM
04/09/15	RMC & BOD Agenda - mail for 04/16/15 meetings	AS
04/15/15	Send annual renewal certificate spreadsheets to members – due 1 month	AS
04/16/15	RMC & BOD Meeting	BD
	4 th quarter Investment Reports - submit for approval	BD
	4 th quarter Financials (as of 12/31) - submit for approval	BD
	Preliminary FY 2015/16 Budget - submit for review	BD
	Liability WC Banking & Shared Risk Layers-deposit calculations for review (excess WC & Liability & Admin costs pending)	BD
	Banking Plan Fund Adjustments - submit for approval	BD
	Shared Risk Layer Plan Fund Adjustments - submit for approval	BD
	Actuarial Study - submit for approval	BD
04/29/15	1 st quarter DE-9 reports (as of 03/31) to CJPRMA	AS
04/30/15	Crime Renewal App to ACIP & CSAC-EIA	AS
MAY 2015		
05/02/15	Annual certificate renewal reminder to members	AS



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BM = Bickmore	PA = Property Appraiser

Date	Activity	Completed by
05/02/15	Banking and Shared Risk Layer Adjustments/Assessments - mail to JM for distribution to members	AS
05/02/15	WC Renewal Quotations - receive preliminary (if any)	AS
05/14/15	Claims & EC Agendas - mail for 05/21/15 meetings	AS/York
05/21/15	Claims & Executive Committee Meetings	EC
	1 st quarter Financials (as of 03/31) - submit for approval	EC
	1 st quarter Investment Reports (as of 03/31) - submit for approval	EC
	Liability and WC Program Deposits - review 2015 revisions	EC
	FY 2015/16 Budget - submit for review	EC
	Program Administration Contract - submit for approval (as needed)	EC
	Safety & Risk Control Services Contract - submit for approval (as needed)	EC
	Liability Claims Administration Contract - submit for approval (as needed)	EC
	WC Claims Administration Contract - submit for approval (as needed)	EC
	Accounting Services Contract - submit for approval (as needed)	EC
	Legal Services Contract - submit for approval (as needed)	EC
	EAP and Wellness Services Contract – submit for approval (as needed)	EC
	Conflict of Interest Code-submit for approval (every even-numbered year)	EC
	Property renewal status review	EC
	Crime renewal quotations review	EC
	Liability Memorandum of Coverage FY 2015/16 – submit for approval	EC
	WC Memorandum of Coverage FY 2015/16 – submit for approval	EC
05/19/15	Property Program - receive preliminary renewal quotation	AS
05/25/15	Obtain necessary signatures to finalize contracts with consultants	AS
JUNE 2015		
06/13/15	Renewal certificate spreadsheet to CSAC and CJPRMA	AS
06/11/15	RMC & BOD Agenda - mail for 06/18/15 meeting	AS
06/18/15	RMC & BOD Meeting	RM & BD
	Approve Risk Management Budget	RM
	1 st quarter Investment Reports (as of 03/31) - submit for approval	BD
	1 st quarter Financials (as of 03/31) - submit for approval	BD
	FY 2015/16 Budget - submit final for approval	BD
	Liability and WC FY 2015/16 Banking & Shared Risk Layer Program Deposits - submit final for approval	BD
	Liability Memorandum of Coverage FY 2015/16 - submit for approval	BD
	WC Memorandum of Coverage FY 2015/16 - submit for approval	BD
	Conflict of Interest Code - submit for approval (every even year)	BD



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Date	Activity	Completed by
	Property Program - provide report and allocations on renewal quotes	BD
	Crime Program – provide report and allocations on renewal quotes	AS
06/27/15	Send certificates to Certificate Holders and Members	AS
06/27/15	Send Auto ID Cards to Members	AS
JULY 2015		
07/01/15	NCCSIF Joint Powers Authority - 34th -35 th Anniversary	ALL
07/01/15	Send renewal binders to Members	AS
07/10/15	Request Certificate of Insurance from Contractors	
07/15/15	Liability MOC, Declarations and Summary – send to Members	AS
07/15/15	WC MOC, Declaration and Summary – send to Members	AS
07/15/15	Property Summary – send to Members	AS
07/15/15	Crime Summary – send to Members	AS
07/15/15	Final FY 2015/16 WC Payroll - request from members	AS
07/29/15	Send 2 nd quarter DE-9 (as of 06/30) to CJPRMA	AS
AUGUST 2015		
08/01/15	NCCSIF Financial Audit - begin preparation of documents	AS/JM/FA
Aug 2015	PRMC Agenda – mail for Aug meeting	AS/BM
Aug 2015	PRMC Meeting	AS/BM
08/25/15	Send CSAC-EIA renewal applications to Members – deadline one month	AS
08/25/15	Finance Committee Agenda - <u>mail for 09/01/15 meeting(determine need)</u>	AS
SEPTEMBER 2015		
<u>09/01/15</u>	<u>Investment Policy – review and update</u>	<u>JM</u>
<u>09/01/15</u>	<u>Financial Audit – review and update</u>	<u>JM</u>
<u>09/05/15</u>	<u>Finance Committee Meeting (if needed)</u>	<u>FC</u>
	Review audit or DRAFT	FC
	Investment portfolio – review	FC
	Investment policy – review	FC
09/12/15	1 st Installment of Assessments - begin collecting	JM
<u>09/15/15</u>	<u>Send CSAC-EIA Renewal Application to members</u>	<u>AS</u>
09/17/15	Claims & EC Agendas - mail for 09/24/15 meetings	AS/York
09/18/15 – 09/21/15	2015 CAJPA Fall Conference and Training Seminar – South Lake Tahoe	
09/24/15	Claims & Executive Committee Meetings	EC
	Status of CAJPA Accreditation (2014 and every 3 years thereafter)	EC



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Date	Activity	Completed by
	2 nd quarter Investment Reports (as of 06/30) - submit for approval	EC
	2 nd quarter Financials (as of 06/30) - submit for approval	EC
	Review <u>financial</u> audit or DRAFT	FC/EC
	Investment portfolio – review	FC/EC
	Investment policy – review	FC/EC
	<u>2015 Meeting Calendar – submit for approval</u>	EC
TBD	PRMC Agenda - mail for September meeting	AS
TBD	Police Risk Management Committee Meeting	PRM
09/30/15	Draft Program Manuals	AS
OCTOBER 2015		
10/03/15	Annual Report of Financial Transactions- file	JM
10/03/15	Public Self Insurer's Annual Report for JPA & Members - file	AS/York
10/10/15	3 rd quarter DE-9 (as of 09/30) – request from Members	AS
10/08/15	RMC & BOD Agenda - mail for 10/15/12 meeting	AS
<u>10/15/15</u>	<u>CSAC-EIA Renewal Application from members deadline</u>	<u>AS</u>
10/15/15	RMC/BOD Meeting	BD
	2 nd quarter Investment Reports - submit for approval	BD
	2 nd quarter Financials (as of 6/30) - submit for approval	BD
	FY 2014/15 Financial Audit - submit for approval	BD
	<u>2015 Meeting Calendar – submit for approval</u>	<u>BD</u>
	Loss Analysis charts (as of 06/30)	RM
	Select outside training for 2015/16	RM
10/17/15	Claims Audit - perform GL (<i>odd numbered years</i>) or WC (<i>even numbered years</i>) audit	CA
10/31/15	3 rd quarter DE-9 Reports - send to CJPRMA (as of 09/30)	AS
10/31/15	<u>Submit CSAC-EIA Renewal Application</u>	AS
NOVEMBER 2015		
<u>11/01/15</u>	<u>Prepare NCCSIF Annual Report</u>	<u>AS</u>
Nov 2015	PRMC Agenda – mail for November meeting	AS/BM
Nov 2015	PRMC Meeting	AS/BM
11/12/15	Claims & EC Agendas - mail for 11/19/15 meetings	AS/York
11/15/15	Property (location schedules), Liability & WC Programs (estimated payroll) - request renewal specifications for the next fiscal year, if needed	AS
11/15/15	Property Schedules to Members for review – deadline 30 days	AS
11/19/15	Claims & EC Committee Meetings	EC



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Date	Activity	Completed by
	3 rd Quarter Financials (as of 09/30) - submit for approval	EC
	2015 Service Calendar - submit for approval	EC
	2015 EC Rotation Schedule - submit for approval	EC
	2015 Nominating Committee - select & nominate	EC
	Officers for 2015 - select & recommend to Board of Directors	EC
	Claims Audit (<i>GL odd years, WC even years</i>) - review and provide recommendations to BD	EC
	FY 2015/16 Marketing Plan & Renewal Timeline - submit for approval	EC
	Select outside training for 2015	
11/28/15	Property (PEPIP) Policy Notebooks – prepare and send to Members	AS
DECEMBER 2015		
Dec	Strategic Planning Session (2012 and every 3 years thereafter)	BD
12/03/15	RMC/BOD Agenda - mail for 12/10/13 meeting	AS
12/15/15	2 nd Installment of Assessments - begin collecting	JM
12/10/15	Board of Directors Meeting	BD
	3 rd quarter Investment Reports (as of 09/30) - submit for approval	BD
	3 rd quarter Financials (as of 09/30) - submit for approval	BD
	2013 Meeting Calendar - submit for approval	BD
	2013 Service Calendar - submit for approval	BD
	2013 EC Rotation Schedule - submit for approval	BD
	2013 Calendar Year Officers - submit for election	BD
	Target Equity Presentation	BD
	CAJPA Final Accreditation report (2015 and every 3 years thereafter)	BD
	Marketing Plan & Renewal Timeline - submit for approval	BD
	Claims Administration Audit (<i>GL odd years, WC even years</i>) - submit for approval – Auditor makes presentation	BD
	Program Manual to Members	
12/30/15	Financial Audit - mail to State and Counties of members	JM



**2015/16 INSURANCE MARKET UPDATE
AND RENEWAL MARKETING PLAN**

INFORMATION ITEM

ISSUE: The Board of Directors annually reviews the insurance market update and approves or amends the renewal marketing plan for the coming fiscal year. Attached is a *draft* of that document. It will be updated for the Board meeting on December 11th, and will follow a PowerPoint presentation regarding the general 2015 State of the Market.

FISCAL IMPACT: Potential fiscal impact is unknown at this time.

RECOMMENDATION: At the present time, the Program Administrators believe the following should occur with NCCSIF Programs

- **Workers' Compensation:** Renew coverage with CSAC-EIA. Traditional Excess WC Insurance carriers in California are still not competitive with the program offered through CSAC-EIA.
- **Liability:** Continue participation in CJPRMA; this pool has been a strong partner and valuable alternative to traditional excess insurance since the mid-1980s.
- **Property:** The PEPiP program re-evaluates carriers annually, with carriers being added or deleted depending on market conditions. Two years ago Alliant 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 AIG, in part, because the Alliant Crime program (ACIP), would not provide an alternative. We are going to approach a similar program through CSAC-EIA this year for competitive pricing and higher limits.

BACKGROUND: The NCCSIF Market Update and Renewal Marketing Plan is reviewed annually at the November Executive Committee meeting then finalized for review at the December Board of Directors meeting to keep members apprised of the current market conditions with each group purchase program as well as commercial insurance options.

ATTACHMENT(S): Draft Market Update and Renewal Marketing Plan.



NCCSIF Market Update and Renewal Marketing Plan

Market Overview: The insurance market is generally very healthy in spite of a continuing decrease in investment earnings. Record surplus, steady premium growth, and relatively low claim payments have led to a combined loss ratio under 100%. Global natural catastrophes so far in 2014 have resulted in low levels of claims. Overall economic losses of US \$42B and insured losses of US \$17B to the end of June were considerably below the average for the past ten years (*US \$95B and US \$25B, respectively*).

The 2014 hurricane season has been less active than normal, but toward the end of the year the natural climate phenomenon El Niño may impact regions differently in terms of the number and intensity of weather extremes.

The insurance industry's combined loss ratio for 2013 was 97%, a needed margin considering investment earnings continue to fall in 2014. The ratio has improved in part due to a steady increase in premium growth of over 4% per year for the last three years.

Taken together, the industry is enjoying a record high Policyholder Surplus of \$672B as of 6/30/14.

As a result, we should see a relatively stable excess market that nonetheless is not immune to pressures of inflation, particularly in Workers' Compensation.

NCCSIF PROGRAM OVERVIEW

Workers' Compensation: NCCSIF's Workers' Compensation excess coverage remains with CSAC-EIA for the 9th year. There is still no commercial coverage available with retentions below a \$1 million level for municipalities with police and fire exposures. Those insurers that are participating at \$1 million are still charging rates substantially higher than those available through CSAC-EIA at \$500,000.

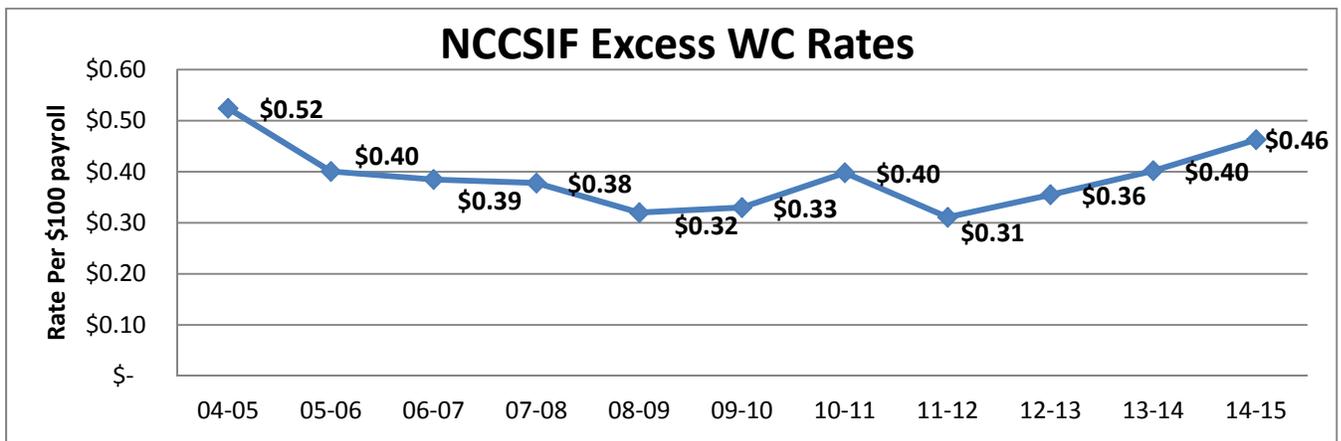
The CSAC-EIA program purchases excess insurance over their limit of \$5 million, so market conditions have minimal impact on our rates. Excess coverage is written on a year-to-year basis, but with the high attachment level those rates are not expected to fluctuate significantly.

More important for NCCSIF is the pooled excess layer between \$500,000 and \$5 million and the fact that CSAC-EIA rates members on an experience modification basis, so NCCSIF's results when compared to other members of the program are significant. The formula for calculating the CSAC-

EIA experience modification was amended in 2011 to use higher-level losses over a seven-year period rather than the five years previously used.



In spite of a decrease in claim frequency, over the last five years municipalities have seen the average claim size increase 5.5% per year, with annual rate increases averaging almost 5% per year. By contrast, county loss rates increased 1% per year over the same period. As a result, other primary pools are seeing excess rate increases of 10-15% and primary layer increases of 10%. As indicated in the chart below, NCCSIF has experienced steadily increasing rates since a low of \$0.31 in 2011/12.



Bucking the overall trend, NCCSIF has seen a 5% total increase in frequency in the last five years, while the average claim has decreased 8.5%. However, the 2011-12 year was well above average, and it will impact both the excess and pooled layer rates for several more years.

The takeaways, considering the market conditions and NCCSIF’s claims experience:

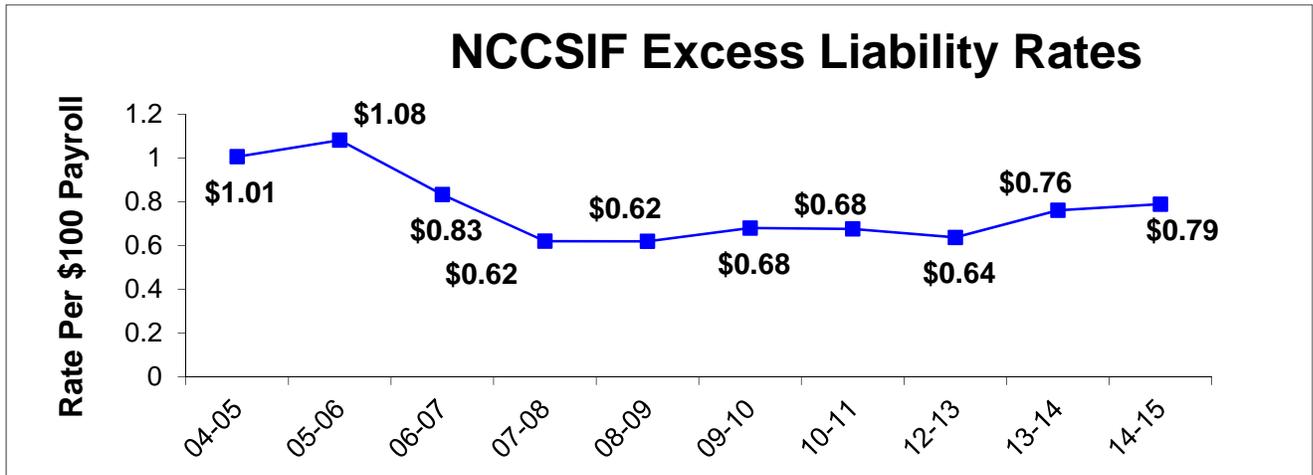
- We should anticipate the CSAC-EIA limit remaining at Statutory with a \$500,000 retention
- At this time CSAC-EIA tells us to expect an increase of 10% to 15%. Usually, increases are less than the initial indications.
- The NCCSIF pooled layer is also expected to increase by up to 10%.

LIABILITY: In 2010 CJPRMA decreased Members’ program costs using a revised rating methodology. They did this to meet competition from other excess pools. The long-term impact is the reduction of annual Liability excess costs. Another result is that dividends from CJPRMA, currently used to reduce NCCSIF Liability Program costs, will be reduced over time.

The pool has several large claims pending that will also place pressure on rates. Like other excess pools, CJPRMA has seen an increase in severity, particularly in Employment Practices Liability (EPL) and police claims. The good news is that CJPRMA remains well-funded, with the potential to use net assets to stabilize rates.



CJPRMA will be proposing their FY15/16 rates and dividends at an upcoming Board meeting to be held December 18, 2014. Their proposed rates will be consistent with the FY14/15 rates, expected to increase in the 3 to 5% range. As indicated in the chart below, rates have increased over the last two years after a five-year period of fluctuation between \$0.62 and \$0.68 per \$100 of payroll. Any dividend may be used to offset the FY15/16 premium from CJPRMA.



PROPERTY: Overall the property market this year is in better shape than the GL and WC markets, due in large part to lower than average losses over the last 18 months in California and nationally. NCCSIF hasn't experienced any large losses that would change what is expected to be a relatively normal renewal cycle. *Anticipating normal inflationary pressures we recommend budgeting for a 3% to 5% increase in the rate.*

Alliant is holding meetings with underwriters from the major carriers and from London participants in the PEP program to work on the expectations for next year's property renewal. We will hope to be able to report to the Board the forecast from those meetings.



2015 NCCSIF ANNUAL REPORT

INFORMATION ITEM

ISSUE: On an annual basis, NCCSIF Members are provided with an Annual Report on NCCSIF's financial stability of programs ending June 30th. This year hard copies of the 2014 NCCSIF Annual Report is made available to members and it can also be found on the NCCSIF website.

RECOMMENDATION: None. This is provided as information only.

FISCAL IMPACT: None.

BACKGROUND: NCCSIF Annual Reports are provided to members annually.

ATTACHMENT(S): 2015 NCCSIF Annual Report (Handout)

The Rhythm of Risk

PARMA



41st Annual PARMA
Risk Manager's Conference
and Membership Meeting
February 8 - 11, 2015
Disneyland® Hotel
Registration Brochure

How to Register:

Online registration only. Please take a few moments to read this brochure and choose your sessions. Go to www.PARMA.com to register online. Payment by check and credit card accepted. If paying by check, please mail a copy of your confirmation with your check to PARMA - 1 Capitol Mall, Suite 320, Sacramento, CA, 95814.

Attendee Pricing for PARMA Members

	Before 12/1/2014	After 12/2/2014 *
First Public Agency PARMA Member	\$350.00	\$450.00
Additional Public Agency PARMA Member(s)	\$320.00	\$420.00
First Associate PARMA Member	\$800.00	\$900.00
Additional Sponsor Registrations	\$350.00	\$350.00
Additional Exhibitor Registration (beyond initial two (2) registrations)	\$350.00	\$350.00
Guest	\$350.00	\$350.00

Special Needs

If for any reason, you require assistance or special accommodations, please indicate so on the online 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.

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 non-member rate. All others from the same company/entity can use the additional member pricing above.

	Before 12/1/2014	After 12/2/2014*
Public Agency Employee	\$500.00**	\$600.00**
Additional Public Agency employees	\$320.00	\$420.00
Associate Employee	\$1,000.00	\$1,100.00

* All Prices increase \$100 for on-site registration



Refund Policy

Requests for refunds must be received in writing. Cancellations postmarked on or before December 28, 2014, will receive a full refund. Membership dues will not be refunded if registering as a non-member. Cancellations postmarked after December 28, 2014, will be subject to a \$100 service charge. No reimbursement will be given after January 15, 2015 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.

Hotel Reservations

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

Disney's Grand Californian Hotel® & Spa	\$249.00 / night
Disneyland® Hotel	\$189.00 / night
Disney's Paradise Pier® Hotel	\$169.00 / night
Self-parking	\$10.00 / night
Valet parking	\$22.00 / night

Prices do not include room fees and Taxes. Cancellation Policy: 14 Days Prior to Arrival. Final day to book hotel is January 15, 2015. PARMA requires a One Night Non-Refundable deposit.

You are Cordially Invited to Join PARMA at the 41st Annual Conference!

Registration is open for the 2015 PARMA Conference and Membership Meeting to be held in Anaheim on February 8-11th. Like the infinite flexibility of jazz, Risk Management can feature soloists, duos, combos of three or more, all the way up full fledged bands. Come join us as we learn how all the sectors of RM come together to form...the Rhythm of Risk! In addition to our powerful line up of sessions, we are now offering CE credits as well as MCLE credits.

Keynote Session: WhiteSpace® Part Two: The Missing Piece in Your Technicolor Business



Is your corporate culture being crushed by email? Are your employees being pulverized by endless PowerPoint revisions? Is doing "more with less" sucking the life out of your talented teams? Have you been so busy since 2011 that you don't even remember what WhiteSpace is?

Fear not! Back by popular demand Juliet Funt is here to give you more tools, more insight and new ways of bringing WhiteSpace into your life at home and at work.

WhiteSpace is dedicated time during which strategic thinking occurs, focus returns and creativity soars. WhiteSpace creates time where none was before; bringing a sigh of relief to over-scheduled, multitasking, busy leaders and teams. Companies such as American Express, P&G, Costco and Pepsi have chosen Juliet Funt and WhiteSpace for their immediate impact on the organization:

- More Creativity as you gain clarity of mind and time to think;
- Increased Productivity from being focused, energized and able to be master of your technology;
- Enhanced Engagement found in being fully present, more emotionally intelligent and once again excited about work

Juliet Funt is a rare find. For more than 10 years, she has worked with organizations to flip the norms of business for the better. With thought-provoking content and immediately actionable tools, Juliet has become a nationally recognized expert in coping with the Age of Overload in which we all live and work. As a busy corporate speaker and consultant, business owner, wife, and mother, she practices on a daily basis the WhiteSpace® concept she shares with clients.

Incredibly intuitive, Juliet successfully blends high-impact content and a keen understanding of clients' needs in her programs and consulting. She works with organizations in a variety of formats, from intimate executive workshops to keynotes for audiences as large as 7,000, and her clients span a wide array of industries, from financial services to technology, manufacturing to the military. Juliet's unique blend of charisma, humor and tough love gives her the uncanny ability to connect with people at all levels, compelling them to make real, lasting change. Yet beneath her powerful assets, she is both authentic and accessible.

Juliet is a force for change in organizations from coast to coast, helping them find their WhiteSpace, recharge their people, and re-energize their business.

Closing Session: Unspoken Risk: A Fresh Look at Risk Prioritization

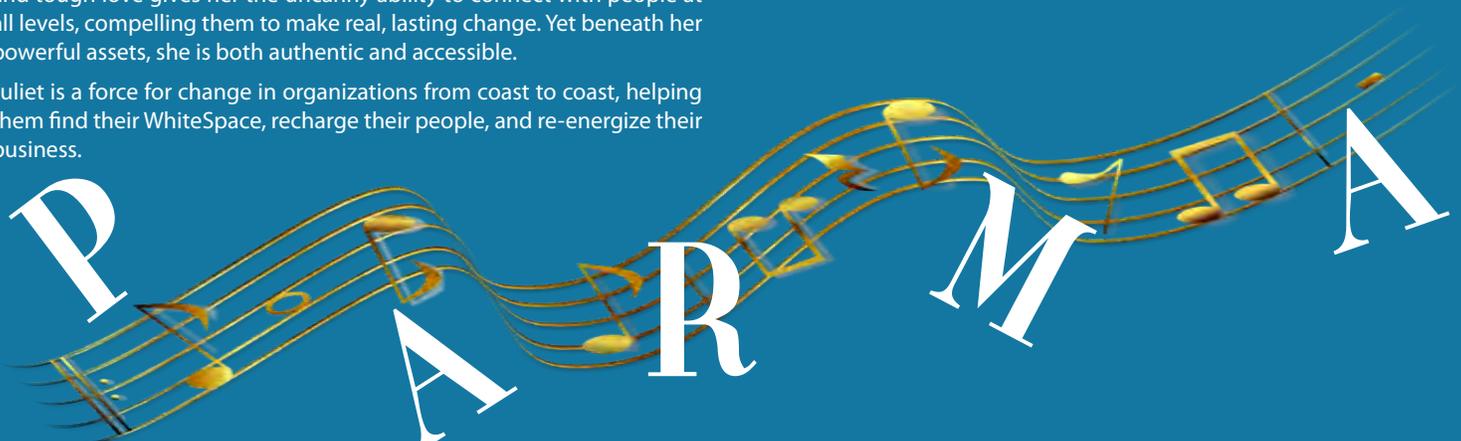
In his most requested keynote speech, James Lloyd powerfully reveals how even our most brief interactions can affect our relationships, productivity, health, and longevity. Together we will dare to take an honest look at the detrimental effects of indifference and negative attitudes.

This interactive conference conclusion is founded on positive psychology principles, and it is based on the bestseller, "*How Full is Your Bucket?*" by Donald O. Clifton, Ph.D., and Tom Rath. Come prepared to discover new ways to better serve our entities, as well as our families and friends.

James Lloyd is the current president of 9 Screens International and is a featured keynote speaker and organizational training and development consultant whose powerful keynotes, training sessions, and workshops have captivated audiences around the world. James' unique storytelling ability pulls in the audience with humor, insight and motivation. His most requested topics specialize in customer service, leadership and organizational issues.

James presents to a vast array of industries across the United States and abroad. His extensive background in healthcare leads him to speak to hospitals, insurance agencies, educators and private clinics that focus on a broad range of topics - from personal potential to customer service - inspiring performance and addressing industry-specific concerns, including malpractice and patient services; however, his message is universal across industries and he has the ability to envision, create and implement finely-honed motivational presentations designed to educate and challenge conference event attendees in a relaxed and interactive environment.

James has published two books, *I'm on Fire, Watch me Burn!*, and *Torch Tips for a Luminous Life*, and has developed and delivered three Continuing Education (CE) courses utilized by health insurance agents to fulfill State of California continuing licensure requirements.



SPECIAL ONE DAY SESSION FOR NOVICE RISK MANAGERS AVAILABLE

Risk Management 101 - A Basic Primer

This will be a "roots" discussion of Risk Management practice from a Real World perspective rather than textbook format on the subject. Risk Managers are presented with a broad range of problems, questions and issues that can bewilder even the experienced Risk Manager. This session will provide real world examples of common issues and subjects that Risk Managers face and how to find solutions. It will also discuss how you can sharpen your risk management skills and how to apply those skills to your Public Entity.

This is an **all day session** and can be included in a full conference registration, or can be purchased as a separate one-day registration item. The four topics covered are:

Risk Management 101 A Basic Primer, Am I Covered An Introduction to Insurance Contracts Workers' Comp 101

By the end of the session participants will have or be able to:

- ...learned an overview of basic practice, philosophy and tenants of Public Entity Risk Management.
- ...understand the flaws and limitations of the ARM formula.
- ...learned the tricks to dealing with issues that come with experience.
- ...learned to ask the right questions.
- ...know where to go to find the answers.

Speakers:

Rick Buys

ARM, Liability Claim Manager
Municipal Pooling Authority

Bonnie Kolesar

ARM, CCSA County of Solano

Marcus Beverly

Alliant Insurance Services, Inc.

Jen Hamelin

CSAC-EIA

DeAnn Wagner

York Risk Services Group

To register for this session as a one day, stand-alone registration please click [HERE](#)

To register for this session as part of your three day registration just choose session A0 on Monday, February 9 when doing your full registration and then do not choose any other A, B or C sessions.

41st Annual Risk Managers Conference and Exhibition

February 8-11, 2015

Disneyland® Hotel, Anaheim, CA

Conference at a Glance

Workers' Compensation

Liability

Risk Management

Wellness & Safety

Insurance

Leadership

Sessions are color-coded by their educational focus.

Sunday, February 8, 2015			
7:30 am - 2:00 pm	2015 PARMA Annual Golf Tournament at Coyote Hills Golf Course (separate fee, \$150 per golfer) 7:30 am Registration 9:00 am Shotgun		
1:00 pm - 6:00 pm	Registration Desk Open		
Monday, February 9, 2015			
6:30 am - 7:15 am	Morning Walk with Jack Blyskal (PARMA T-shirt for all walkers)		
7:30 am - 8:30 am	Breakfast in the Exhibit Hall		
8:00 am - 5:00 pm	Risk Management 101 - One day Novice Risk Manager Program ** Full Conference Registrants may sign up for RM101, or it may be purchased as a one-day registration of its own** Four Modules included: Novice PARMA Speed Greeting, Risk Management 101 - A Basic Primer, Am I Covered?, and Workers' Compensation 101		
8:30 am - 10:00 am	A1 Novice PARMA Speed Greeting *session runs from 8:00 am - 8:30 am* CE	A2 It's About Process, Retention, and Access CE / MCLE	A3 Inclusion Ergonomics for the Differently-Abled Workforce CE
	A4 Litigating and Winning Industrial Retirement Cases CE	A5 Covering up the "Sins of the Flesh" - the "Ins and Outs" of Coverage and Risk Management for Sexuality Based Torts CE / MCLE	A6 Don't be Frozen when Faced with Disability Leaves, Let it Go Instead and Claim Victory CE
10:30 am - Noon	Keynote Session : Whitespace® Part Two: The Missing Piece in Your Technicolor Business PARMA Annual Membership Meeting and Vote		
Noon - 12:45 pm	Sponsor Appreciation Lunch		
12:45 pm - 1:30 pm	Exhibit Time and Dessert in Exhibit Hall		
1:30 pm - 3:30 pm	B1 D-Reptile: Successful Resolution using Defense Reptile Strategy CE / MCLE	B2 Disney's Approach to Quality Service	B3 The Building Blocks of Understanding an Actuarial Report - The Lego Approach - Part 1
	B4 Power of the Pen: Creating Effective Documentation in the Workplace CE / MCLE	B5 How a Trier of Fact Reaches Decisions CE / MCLE	B6 Identifying Risks and Vulnerabilities in Schools through Advanced Self-Assessments
3:30 pm - 3:45 pm	Break and Exhibit Time		
3:45 pm - 5:00 pm	C1 Effectively Managing your Police Department WC Program	C2 Emerging Health, Wellness, and Safety Strategies	C3 The Building Blocks of Understanding an Actuarial Report - The Lego Approach - Part 2
	C4 We, the Rude, Angry, and Violent People: Preventing and Responding to a Dangerous Workplace	C5 Risk Management Nightmares: What Keeps You Up at Night?	C6 Stop Managing Sprains / Strains - Eliminate Them
5:30 pm - 7:00 pm	A Taste of Jazz Welcome Reception		

Tuesday, February 10, 2015			
6:30am - 7:15am	Morning Walk with Jack Blyskal (PARMA T-shirt for all walkers)		
7:30am-8:30am	Breakfast		
8:30 am - 10:30 am	D1 Workers' Comp BINGO		D3 Another Leadership Session Presented by Jim DeLizia, Part 1 <i>CE</i>
	D4 Taking a Claim Through the Litigation Process Start to Finish <i>CE / MCLE</i>	D5 Officer Involved Shootings - Preparing for the Plaintiff's "Big Bang Theory" <i>CE / MCLE</i>	D6 Things that Go Bump in the Night, on Streets, in Storm Drains, and Other Dark & Scary Places
10:30 am - 10:45 am	Break		
10:45 am - 12:00 pm	E1 Ed Code 101	E2 Public Risk - The Trivial Defect Doctrine	E3 Another Leadership Session Presented by Jim DeLizia, Part 2 <i>CE</i>
	E4 Am I covered?	E5 Exposure Assessment - What is My Case Really Worth	
12:00 pm - 1:00 pm	Lunch followed by Dessert in the Exhibit Hall		
1:00 pm	Exhibitor Prize Drawings		
2:00 pm - 3:15 pm	F1 5 Steps to a Better Life	F2 Risk Transfer, Compliance, and Verification, Part 1	F3 Don't be Victimized by Fraudulent Workers' Compensation Claims
	F4 The 30-Question Public Sector Risk Manager's Quiz	F5 Job Accommodations and the Interactive Process: Navigating Your Way For Compliance and Positive Outcomes	Mini Workshop I 1:15 - 1:45 pm Keenan Mini Workshop II 2:00 - 2:30 pm York Risk Services Group Mini Workshop III 2:45 - 3:15 pm AIMS
3:15 pm - 3:30 pm	Break		
3:30 pm - 5:00 pm	G1 Disrupting the Disruptions	G2 Risk Transfer, Compliance, and Verification, Part 2	G3 Shared Services Agreements - How Good is that Mutual Hold Harmless Anyway <i>CE / MCLE</i>
	G4 Kid Gloves or Iron Fists - Dealing with Whistleblowers in the Workplace <i>CE</i>	G5 Psychiatric & Stress Claims: How Not to Go Crazy Just Because Your Employee Did	Mini Workshop IV 3:30 - 4:00 pm Hanna Brophy Mini Workshop V 4:15 - 4:45 pm Carl Warren & Company
6:30 pm-11:00 pm	PARMA Annual Reception and Banquet		
Wednesday, February 11, 2015			
6:45 am - 7:30 am	Morning Walk with Jack Blyskal (PARMA T-shirt for all walkers)		
8:00 am-9:00 am	Breakfast		
9:00 am-10:15 am	H1 How to Identify Safety Issues Early and Sell Management When It's Not Yet Broken	H2 Trying a Workers' Comp Case <i>CE / MCLE</i>	H3 Top 10 Do's and Don'ts in Conducting Performance Evaluations <i>CE</i>
	H4 The Basics of Disability Rights and Public Transportation <i>CE</i>	H5 Training Development & Instructional Design	H6 Tapering Injured Workers Off Prescription Drugs <i>CE / MCLE</i>
10:15 am - 10:30 am	Morning Break		
10:30 am - Noon	Closing Session: Unspoken Risk: A Fresh look at Risk Prioritization		

2015 PARMA Annual Risk Managers Conference

February 8-11, 2015

Monday, February 9, 2015

8:30 am - 10:00 am

Title: A1 Novice PARMA Speed Greetings

This class meets from 8:00-8:30am

Focus: Leadership

Level: Novice

Session Summary:

Join us for an overview of PARMA - our officers, chapters and where this association is heading in the future. Then a quick look at what to expect in the coming days as you enjoy the PARMA conference - its educational and networking opportunities.

Presented By:

Jim Thyden, California JPIA

Kim Hunt, State of California, ORIM

Title: A2 It's About Process, Retention and Access: A Public Records Act (PRA) Primer

Focus: Risk Management

Level: Intermediate

Session Summary:

CE and MCLE credit for this session. Attendees will learn how to respond to challenging requests under the Public Records Act, especially when the request is broad, and the Retention of Records, including electronic files and emails. In a follow up to last year's hit PRA session, we dig deeper into the Public Records Act. This session will cover the Process of Responding to a request for information, especially when that request is broad; the Retention of Records, including electronic files and emails, and knowing what to save, how to save and how long to save.

Presented By:

Morin Jacob, Liebert Cassidy Whitmore

Title: A3 Inclusion Ergonomics for the Differently- Able Workforce

Focus: Wellness & Safety

Level: Novice

Session Summary:

CE credit for this session. In 14 years, one in five persons will be over the age of 65. The probability that our aging workers will be diagnosed with new diseases that affect their ability to produce and function will increase. This might include workers diagnosed with low vision, fibromyalgia, arthritis, or who have limited mobility issues from knee/hip replacement and other physical differences. Inclusive Ergonomics aims to retain the wealth of knowledge possessed by an aging and differently-abled workforce by ergonomically accommodating the entire workforce to benefit all workers. In using Inclusive Ergonomics, you will be able to attract and retain the best workforce and design work environments to mitigate or reduce disability, not only within today's workplace, but also in tomorrow's. Through industry examples, the session will show accommodations for differently-abled workers that can benefit all workers. Session will be lecture, video and handouts.

Presented By:

Kathy Espinoza, Keenan & Associates

Title: A4 Litigating (and Winning!) Industrial Disability Retirement Cases

Focus: Workers' Compensation

Level: Intermediate

Session Summary:

CE credit for this session. This session will feature accomplished IDR litigators with extensive knowledge of workers' compensation crossover knowledge who will use a real-life case summaries and a PowerPoint presentation to deliver cutting edge legal strategies that attendees can apply in their municipalities.

Presented By:

Brenna Hampton, Hanna Brophy

Dave Thomas, Hanna Brophy

Title: A5 Covering Up The "Sins Of The Flesh" – The "Ins" And "Outs" Of Coverage And Risk Management For Sexually-Based Torts

Focus: Insurance

Level: Expert

Session Summary:

CE and MCLE credit for this session. This session will address current and emerging issues involving risk management and liability coverage for public entities in relation to sexually-based misconduct claims, including difference coverage issues for such misconduct under standardized insurance liability policies and memoranda of coverage ("MOC") issued by Joint Power Authorities ("JPAs"). In addition to discussion of the pertinent issues, the panel will discuss real world examples of useful risk management practices that have been implemented by JPAs and their members in relation to such risks.

Presented By:

James Wagoner, McCormick, Barstow, Sheppard,

Wayte & Carruth, LLP

Lejf Knutson, McCormick, Barstow, Sheppard,

Wayte & Carruth, LLP

Dennis Timoney, SDRMA

Title: A6 Don't be Frozen When Faced with Disability Leaves, Let it Go Instead and Claim Victory

Focus: Risk Management

Level: Intermediate

Session Summary:

CE credit for this session. Through an interactive workshop, participants will become comfortable in identifying the various state and federal disability laws that protect employees with medical issues and/or when caring for family members with medical issues. In addition, the workshop will include case studies identifying the various laws that are in effect, the employer's responsibility to identify these, and immediate and future actions prompted by these laws and their interactions. The focus will be FMLA, CFRA, PDL (leave protection), ADA/AA & FEHA (accommodation).

Presented By:

Azucena Coronel, City of Long Beach

2015 PARMA Annual Risk Managers Conference

February 8-11, 2015

Monday, February 9, 2015

1:30 pm - 3:30 pm

Title: B1 D-Reptile: Successful Resolution Using Defense Reptile Strategy

Focus: Liability

Level: Expert

Session Summary:

CE and MCLE credit for this session. "The Reptile" is a plaintiff's case presentation method which emphasizes fear for the juror's own safety as an impetus to higher damages awards. Many juries have awarded 7 and 8-figure damages when impelled to do so by "The Reptile" method. In this program, government civil defense attorneys will provide "D-Reptile" tactics to repel the plaintiff's "Reptile."

Presented By:

Christopher Todd, Wingert, Grebing, Brubaker & Juskie, LLP
George Brewster, County of San Diego
Annie Sahhar, City of Vista

Title: B2 Disney's Approach to Quality Service

Focus: Leadership

Level: General

Session Summary:

The long-standing reputation Disney Destinations have for incredible service and friendly employees is not magic, it is sound ideology consistently applied in business. This program is designed to help you improve your organization's quality service by immersing you in the successful Disney model. We will show you the importance of attention to detail and how we train our Cast Members (employees) to treat our Guests (customers) as VIPs. Discover how to match your organization's service standards with successful delivery systems that consistently promote and ensure quality service. We offer you the opportunity to see how we provide the legendary service for which we are famous.

Presented By:

TBD

Title: B3 The Building Blocks of Understanding an Actuarial Report - The Lego Approach, Part 1

Focus: Risk Management

Level: Novice / Intermediate

Session Summary:

This session will introduce the novice and refresh the experienced users of actuarial report using lego pieces to introduce the basic components of an actuarial report

Presented By:

Mujtaba Dattoo, ARM Tech, Aon Global Risk

Title: B4 Power of the Pen: Creating Effective Documentation in the Workplace

Focus: Leadership

Level: Intermediate

Session Summary:

CE and MCLE credit for this session. In every aspect of human resources, effective documentation plays an important role, but it is often forgotten until the employer is in the middle of litigation. Good documentation has many advantages including informing employees of their supervisor's expectations, limiting subjectivity in performance appraisal, serving as a basis for training and development, as well as a source for rewards and recognition. In addition, effective documentation is a key component in addressing performance and conduct issues and in defending an employer's actions in administrative proceedings and in litigation. Maintaining effective documentation is even more difficult in particularly challenging circumstances, such as evaluations, discipline, the interactive process, and workplace investigations.

Presented By:

Kelly Trainer, Burke, Williams & Sorenson, LLP
Traci Park, Burke, Williams & Sorenson, LLP

Title: B5 How a Trier of Fact Reaches Decisions

Focus: Liability

Level: Expert

Session Summary:

CE and MCLE credit for this session. The speaker will present relevant information from an actual current case that a PARMA member has volunteered to have focused. The names and location will be changed to protect confidentiality.

Presented By:

Donna Siers, Donn B. Siers, Inc.

Title: B6 Identifying Risks and Vulnerabilities in Schools Through Advanced Self-Assessments

Focus: Risk Management

Level: Intermediate

Session Summary:

Infrastructure Protection Division assists schools in the development of safety and security plans by training school personnel to understand and conduct self-assessments. The self-assessment methods are derived from federal infrastructure protection and federal emergency management guidance and tailored specifically for use at school facilities. A training session typically runs for three days and includes a practical exercise at an educational facility selected by the organization sponsoring the training. This session provides a detailed discussion of the scope of assessments, partnering with first responders to assist in conducting assessments, and how the information is protected from disclosure. The session will also include discussion regarding how best to share relevant data with first responders in the event of an emergency.

Presented By:

Tom Ducker, California Office of Emergency Services
Eric Ahrens, California Office of Emergency Services

2015 PARMA Annual Risk Managers Conference

February 8-11, 2015

Monday, February 9, 2015

3:45 pm - 5:00 pm

Title: C1 Effectively Managing Your Police Department WC Program

Focus: Workers' Compensation

Level: Expert

Session Summary:

The team that participated in the management and litigation of what became a very successful police department workers' compensation program will share their experiences and knowledge learned by actual practice and implementation. The speakers learned that with proper management by the police department captains and the city's risk manager, and with cooperative litigation by the attorneys both for the city and the police officers, work injury claims of police officers reduced, LC 4850 time dropped, and overall attitudes of all parties involved with the workers' compensation process for that city's Police Department were changed for the better.

Presented By:

Keith Epstein, Hanna Brophy
Alex Wong, Jones, Clifford, Johnson & Johnson
Steven Schwarz, City of Fremont
Frank Grgurina, Sunnyvale Department of Public Safety

Title: C2 Emerging Health, Wellness & Safety Strategies

Focus: Wellness & Safety

Level: Intermediate

Session Summary:

Emerging health, wellness, and safety plans have become topics of increasing interest in boardrooms around the country as organizations strive to improve productivity. While many of the wellness and prevention concepts are not new, the manner in which these programs and techniques are being coordinated, their increased availability and improved delivery mechanisms, and the growing attempt to measure and quantify their impact have propelled these practices onto center stage. This session will discuss some of the latest trends and advancements and explore how employers are advancing their programs in the workers' compensation area.

Presented By:

Kevin Confetti, University of California
Cindy Parker, Sedgwick

Title: C3 The Building Blocks of Understanding an Actuarial Report - The Lego Approach, Part 2

Focus: Risk Management

Level: Intermediate / Expert

Session Summary:

This session will introduce the novice and refresh the experienced users of actuarial report using lego pieces to introduce the basic components of an actuarial report

Presented By:

Mutjaba Dato, ARMTech, Aon Global Risk

Title: C4 We, The Rude, Angry & Violent People: Preventing & Responding to a Dangerous Workplace

Focus: Wellness & Safety

Level: Intermediate

Session Summary:

Violence in the workplace is an increasing cause of concern for public agencies. A safe and positive workplace is a goal that all employers share. In addition to acts of violence in our workplaces, issues involving conflicts between employees, issues with the public, bullying, and hazing are growing, and often lead to violence. It is crucial for our public agencies to know the signs of these issues and to prepare the public workforce for how to prevent and respond to violence.

Presented By:

Kelly Trainer, Burke, Williams & Sorenson, LLP
Traci Park, Burke, Williams & Sorenson, LLP

Title: C5 Risk Management Nightmares: What Keeps You Up At Night?

Focus: Liability

Level: Intermediate

Session Summary:

Three Risk Managers and an insurance broker will participate in a panel to discuss the most serious risks that are in their organizations – those risks that keep us awake at night. We face scary surprises every day bringing unflattering media attention.

It is impossible to identify everything that can go wrong, but this experienced panel will give practical recommendations on how to identify risk, and prioritize treatment of such risks.

The panel will encourage participation from the participants, getting them to share their nightmare scenarios and solutions that they have developed.

Presented By:

Anthony Giles, City of Sunnyvale
William Stafford, Golden Gate Bridge Hwy & Transportation Dist
Steve Keller, Santa Clara Valley Transportation Authority

Title: C6 Stop Managing Sprains/Strains - Eliminate Them

Focus: Wellness & Safety

Level: Intermediate

Session Summary:

Attendees will walk away with a formula for preventing the most costly workplace injuries-back, shoulder, neck and upper extremities. Creating cultural changes that eliminate costly sprain/strains is possible in any environment if you know the formula. Aging, blue collar, white collar, or youthful employees all want the same thing-good health and no pain. This interactive session will get you out of your seat ridding your own body of harmful and insidious micro-trauma. Learn the solutions to the riddle of how to get employees to buy-in to changing their own behavior on and off the job. Be prepared to feel better and to know how to help others do the same!

Presented By:

Dennis Downing, Future Industrial Technologies

2015 PARMA Annual Risk Managers Conference
February 8-11, 2015
Tuesday, February 10, 2015
8:30 am - 10:30 am

Title: D1 Workers' Comp & Liability BINGO

Focus: Workers' Compensation
Level: General Interest

Session Summary:

The 2015 presentation of Workers' Comp & Liability Bingo will be the 15th year this program has been presented at the annual Parma conference. The program is entertaining and informative, and experience shows this has been a great way to learn the new laws that have developed during the year. This program has developed a strong following and is guaranteed to draw many attendees.

Presented By:

Keith Epstein, Hanna Brophy
Greg Stanfield, Hanna Brophy

Title: D3 Another Leadership Session Presented by Jim DeLizia, Part 1

Focus: Leadership
Level: General

Session Summary:

CE credit for this session if you also attend Part 2 of this session. If you participated in Jim DeLizia's session at the 2014 conference you know why it was one of the highest rated sessions. Space will fill up quickly for this high energy, participatory session. Additional session details coming soon.

Presented By:

Jim DeLizia, DeLizia Consulting Services

Title: D4 Taking a Claim Through the Litigation Process Start to Finish

Focus: Liability
Level: Expert

Session Summary:

CE and MCLE credit for this session. We will take an actual case that went to trial and got a verdict. We will take the case from the claims stage, explain what procedures should be followed to best use privilege laws and also collect necessary evidence in the claims stage, how that was done in this case, then take the evidence and show it to the panel and walk through how it was used in pre-litigation discussions, in discovery, and in trial, and the effect it had on the jury.

Presented By:

Anthony DeMaria, McCormick, Barstow, Sheppard, Wayte & Carruth, LLP

Title: D5 Officer Involved Shootings-Preparing for the Plaintiffs "Big Bang Theory"

Focus: Liability
Level: Intermediate

Session Summary:

CE and MCLE credit for this session. By their very nature, Officer Involved Shootings create the potential for protracted and costly litigation. We will focus on the steps an entity can take before, during and after an OIS case to prepare for litigation, based on practical lessons learned in defending officers and entities in state and federal courts. We'll discuss criticisms of officers and supervisors, and attacks against the department through Monell allegations. Case law in OIS cases is always fact-specific, but we will look at recent cases and pose the challenging question: "WW9D?" or What Would the 9th Circuit Do?

MCLE credit will be given and we will use lecture, handouts, and some illustrative slides.

Presented By:

Bruce Kilday, Angelo, Kilday & Kilduff, LLP
Carrie Frederickson, Angelo, Kilday & Kilduff, LLP
Amie McTavish, Angelo, Kilday & Kilduff, LLP



Title: D6 Things That Go Bump In The Night, on Streets, in Storm Drains and Other Dark & Scary Places

Focus: Liability
Level: Intermediate

Session Summary:

This session starts with a discussion of the Tort Claims Act and how to navigate through the confusion that exists in responding to claims for dangerous conditions of public property, despite little case law on the subject. A Defense Attorney and Claim Manager will take you through the trials and tribulations of investigating and defending versus settling these often challenging and complicated cases.

Presented By:

Greg Fox, Bertrand, Fox & Elliot
Rick Buys, Municipal Pooling Authority (MPA)

2015 PARMA Annual Risk Managers Conference

February 8-11, 2015

Tuesday, February 10, 2015

10:45 am - 12:00 pm

Title: E1 Ed Code 101

Focus: Workers' Compensation
Level: Novice

Session Summary:

This session will focus on the various provisions of the Education Code that govern leaves due to industrial injuries and non-occupational illnesses. Come prepared to learn and feel free to bring your questions for a seasoned expert on this often misunderstood topic.

Presented By:

Pat Hamblin, Falk & Hamblin

Title: E2 Public Risk - The Trivial Defect Doctrine

Focus: Liability
Level: Expert

Session Summary:

The trivial defect doctrine is one of the main weapons a city can use when defending against claims of dangerous conditions on public property. Under this doctrine, trivial defects that do not create a substantial risk of injury are not actionable. The underlying premise is that public entities are not insurers of public ways and cannot be expected to maintain them in perfect condition at all times. This doctrine frequently comes into play when pedestrians are injured on sidewalks maintained by the city. It can be raised in a motion for summary judgment, which if granted, permits the city to avoid a costly trial. Given the financial pressures under which many municipalities are operating, and especially in light of recent periods of recession and budget shortfalls, a quick primer on this critical topic seemed timely.

Presented By:

Seymour Everett III, Wood, Smith, Henning & Berman, LLP
Caryn Siebert, Carl Warren & Company

Title: E3 Another Leadership Session Presented by Jim DeLizia, Part 2

Focus: Leadership
Level: General

Session Summary:

CE credit for this session if you also attended Part 1 of this session. If you participated in Jim DeLizia's session at the 2014 conference you know why it was one of the highest rated sessions. Space will fill up quickly for this high energy, participatory session. Additional session details coming soon.

Presented By:

Jim DeLizia, DeLizia Consulting Services

Title: E4 Am I Covered?

Focus: Insurance
Level: Novice

Session Summary:

This session provides a framework for analyzing insurance coverage for a variety of insurance policies and claims scenarios. Participants will learn a systematic approach to applying the terms of a policy to a claim, how to identify potential coverage issues, and how to effectively review and respond to denials or reservation of rights letters. Case studies will be included to practice these concepts as time permits.

Presented By:

Marcus Beverly, Alliant Insurance Services



Title: E5 Exposure Assessment - What Is My Case Really Worth

Focus: Liability
Level: Intermediate

Session Summary:

The audience will be walked through 2-3 (depending on time allowed) real cases, from start to conclusion (settlement or trial). The audience will be presented with the evidence as it develops during the stages of the litigation (from the initial client meeting to the depositions of experts). At each stage, there will be a discussion with the audience about their thoughts concerning the case, what decisions should be made, and the assessment of the exposure the case presents at that time. The audience will be confronted with making decisions as the evidence develops, understanding of the facts change and risk tolerance is challenged. A key focus will be on the interaction between counsel, client and TPA/risk pool, and how those relationships work together to obtain the best result possible.

Presented By:

Carl Fessenden, Porter Scott
Heather Fregeau, CSAC-EIA
David Rumore, York Risk Services Group

2015 PARMA Annual Risk Managers Conference

February 8-11, 2015

Tuesday, February 10, 2015

2:00 pm - 3:15 pm

Title: F1 5 Steps to a Better Life

Focus: Wellness & Safety
Level: General

Session Summary:

Guest Speaker - Kristen Acesa, ND will present an interactive, easy to follow method for understanding what you are eating & what is in your shopping cart to promote your health.

Presented By:

Kristen Acesa, ND, Vida Integrated Health

Title: F2 Risk Transfer, Compliance and Verification, Part 1

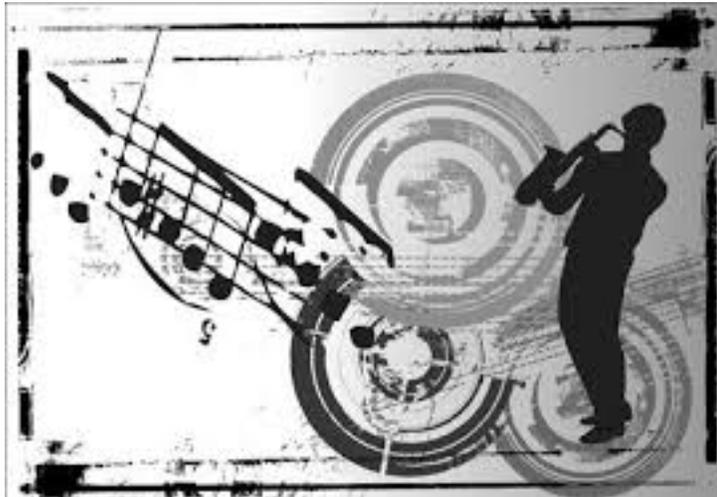
Focus: Insurance
Level: Expert

Session Summary:

The best risk transfer program and contract requirements are useless if you do not know what to require and how to verify compliance is actually achieved.

Presented By:

Bob Marshburn, R.J. Marshburn & Associates



Title: F3 Don't Be Victimized by Fraudulent Workers' Compensation Claims

Focus: Workers' Compensation
Level: Novice

Session Summary:

Content will include information presented via PowerPoint presentation and will focus on an overview of types of fraud, prevalence, and tools used by adjusters and investigators to identify and minimize the chances of being a victim of workers' compensation fraud. One SIU and one claims expert will teach from their individual perspective.

Presented By:

Glen Betts, Carl Warren & Company
Anthony Saros, GlobalOptions Investigations

Title: F4 The 30-Question Public Sector Risk Mgrs. Quiz

Focus: Risk Management
Level: Intermediate

Session Summary:

As we have done in the past, the proposed session will be presented as a PowerPoint slide presentation in an interactive question/answer format with multiple choice or True/False answers, including opportunity for discussion both before and after the correct answer is revealed.

This session will address a Risk Manager's ability and knowledge in responding to routine workplace employment issues.

Presented By:

Edward Zappia, Zappia Legal

Title: F5 Job Accommodations and the Interactive Process: Navigating Your Way For Compliance and Positive Outcomes

Focus: Risk Management
Level: Intermediate

Session Summary:

Recent high-dollar cases demonstrate the risks employers run by not complying with state and federal disability laws that require employers to conduct an "interactive process" to consider reasonable accommodations for employees with disabilities. This session will outline the fundamental obligations under disability law, and will go further to guide participants through the most challenging aspects of the interactive process and provide important strategies for successfully navigating the process for both compliance and positive outcomes.

Presented By:

Roberta Etcheverry, Diversified Management Group (DMG)

Mini Workshop Sessions

F6-A Workshop I: California Workers' Compensation legislative and industry trends update. Remembering the past and glancing into the future

Presented By:

Keenan & Associates

F6-B Workshop II: More Sure Shots In Life

Presented By:

York Risk Insurance Group

F6-C Workshop III: 10 Tips to Change Your Life

Presented By:

Acclamation Insurance Management Services (AIMS)

2015 PARMA Annual Risk Managers Conference February 8-11, 2015

Tuesday, February 10, 2015
3:30 pm - 5:00 pm

Title: G1 Disrupting the Disruptions

Focus: Leadership
Level: Intermediate

Session Summary:

As industry leaders, we must peer into the crystal ball to anticipate and prepare for the issues and challenges that lie ahead. Two of the most respected risk management visionaries will lead a discussion of what can be considered formidable disruptions to the profession as we know it today. For example, is the public sector prepared if the workforce shrinks 30% in the years to come? Are we prepared for the potential consolidation that lies ahead? How do we interest and attract young people to public sector risk management to ensure proper succession? How can we harness technology forces and advancements to ensure the safety and welfare of the general public and those who serve? We invite you to join us as we explore ways of disrupting the disruptions and what these mean to the future.

Presented By:

Leo Costantino, County of Los Angeles
Chris Mandel, Sedgwick

Title: G2 Risk Transfer, Compliance and Verification, Part 2

Focus: Insurance
Level: Expert

Session Summary:

The best risk transfer program and contract requirements are useless if you do not know what to require and how to verify compliance is actually achieved.

Presented By:

Bob Marshburn, R.J. Marshburn & Associates

Title: G3 Shared Services Agreements – How Good is that Mutual Hold Harmless Anyway?

Focus: Risk Management
Level: Expert

Session Summary:

CE and MCLE credit for this session. This session will explore and identify the numerous types of agreements that many public agencies are participating in for the share use of facilities or the sharing of services. Our new fiscal reality has created opportunities to partner with other public agencies to guarantee cost effective services for the public. At the same time numerous liabilities have been created that need to be addressed. This session will provide the attendees an overview of these types of agreements and a new approach to crafting language that protects all agencies once the agreements are implemented.

Presented By:

David Clovis, CJPRMA
Joanne Rennie, PARSAC

Title: G4 Kid Gloves or Iron Fists-Dealing with Whistleblowers in the Workplace

Focus: Risk Management
Level: Intermediate

Session Summary:

CE credit for this session. An employee claims retaliation. How does the agency respond? This session will use real-world examples designed to empower agencies to productively and legally manage current employees who engage in whistleblowing. A seasoned litigator will explore options agencies can utilize to stay within the parameters of the law while still holding all employees accountable for performance and behavior. The training will also discuss the elements of a retaliation claim and how an agency can best ensure that adverse actions it takes against employees do not evolve into retaliation claims, or if they do, how the agency can lay the groundwork for a strong defense even before the retaliation claim is filed. Join us for a lively and fast-paced exploration into a very timely and common workplace issue.

Presented By:

T. Oliver Yee, Liebert Cassidy Whitmore

Title: G5 Psychiatric & Stress Claims: How Not to Go Crazy Just Because Your Employee Did

Focus: Workers' Compensation
Level: Novice

Session Summary:

CE credit for this session. This program will discuss the legal basis and medical evidence needed to defend psychiatric workers' compensation claims. A panel of physician, employment lawyer, and workers' comp attorneys will discuss the pitfalls of these claims, and how to manage and successfully conclude them. Particular emphasis will be made in understanding the formulation of psychiatric reporting and testing. Employment Law perspective to provide guidance discipline, "personnel action", and RTW issues to avoid discrimination. Program will emphasize the need for coordinated decision-making to effectuate successful handling of these claims.

Presented By:

Carroll Wheatley, Laughlin, Falbo, Levy & Moresi, LLP
Susan Hastings, Laughlin, Falbo, Levy & Moresi, LLP
Robert Cutbirth, Tucker Ellis

Mini Workshop Sessions

G6-A Workshop IV: Diminished Future Earning Capacity – Impact on Permanent Disability Rating and Awards

Presented By:

Hanna Brophy

G6-B Workshop V: Defending Against a Dangerous Claim Condition

Presented By:

Carl Warren & Company

2015 PARMA Annual Risk Managers Conference February 8-11, 2015

Wednesday, February 11, 2015
9:00 am - 10:15 am

Title: H1 How to Identify Safety Issues Early and Sell Management When It's Not Yet Broken

Focus: Wellness & Safety
Level: General

Session Summary:

This presentation will focus on the importance of identifying safety issues before they become a serious hazard or loss. We will explore the prevailing culture in the safety and risk profession, an attitude that we are all familiar with, "if it's not broke, why fix it". With advanced technology and safety equipment, safety professionals may also become over confident in the system that seemingly works. Mr. Barragan will prove that an aggressive approach, emphasizing the importance of identifying and correcting the leading indicators that can result in a mishap, will actually increase productivity and profitability on the job site.

Presented By:

David Barragan, Barragan Corporation International (BCI)
Roger Schechinger, Barragan Corporation International (BCI)
Ralph Medina, Barragan Corporation International (BCI)

Title: H2 Trying a Workers' Comp Case

Focus: Workers' Compensation
Level: General Interest

Session Summary:

CE and MCLE credit for this session. This session will help participants evaluate and discuss with their TPA the pros and cons of trying a case as well as evaluate the opportunity for success at trial. In addition, participants will come away with an understanding of what goes into preparing a case for trial in order to hopefully obtain a favorable outcome.

Presented By:

David Parker, Parker, Kern, Nard & Wenzel
Sam Mann, City of Clovis

Title: H3 Top 10 Do's and Don'ts in Conducting Performance Evaluations

Focus: Risk Management
Level: Intermediate

Session Summary:

CE credit for this session. Your agency's performance evaluations are a first line of defense for limiting risk. This workshop will provide practical tips so you never have to find yourself with a low-performing employee that you can't discipline . . . and you just might help your employees shine along the way. In this practice-focused, hands on workshop we will give you strategies that even the busiest manager can apply.

Presented By:

Connie Almond, Liebert Cassidy Whitmore

Title: H4 The Basics of Disability Rights and Public Transportation

Focus: Liability
Level: Novice

Session Summary:

CE credit for this session. The session will provide a basic overview of how the Americans With Disabilities Act and California's Unruh Civil Rights Act apply to public transportation; how the Acts may be violated; how an individual may enforce the Acts' requirements; and the remedies that are available for violations of the Act. The teaching technique will include a lecture using Power Point slides (and handouts of the slides), presentation of various hypothetical situations where the Acts may or may not have been violated, and discussion of the hypothetical situations with participants regarding whether the Acts were violated and what remedies may be available.

Presented By:

Gregory Sowder, Harrington, Foxx, Dubrow & Canter, LLP

Title: H5 Training Development & Instructional Design

Focus: Wellness & Safety
Level: Novice

Session Summary:

How people learn and learning styles, Knowing your demographic, Are you doing the right training for your audience, How to start (Backward design model), How to develop your training, Simple guidelines on theme, design, font, and images

Presented By:

Thor Benzing, UC - Agriculture & Natural Resources
Janette de la Rosa Decut, UC - Riverside
Nancy Terry, UC - Riverside

Title: H6 Tapering Injured Workers off Prescription Drugs

Focus: Wellness & Safety
Level: Advanced

Session Summary:

CE and MCLE credit for this session. Getting injured workers on drugs is easy; getting them off is quite complicated. This presentation discusses ways to discontinue various classifications of drugs commonly used together in workers' compensation. It will address the additional variables of a patient's metabolism, the expertise of the physician, psychosocial barriers, and clinical co-morbidities, which all make each tapering plan unique. Discussion points include: withdrawal symptoms, determining which classes of drugs to reduce first, dose reduction by class, drug interactions, and applying different de-prescribing tactics to the different drugs.

Presented By:

Mark Pew, PRIUM
Jan Hamelin, CSAC-EIA

PARMA 41st Annual Conference News & Networking Events

New for PARMA's 41st Conference...the PARMAapp!

The PARMA Conference App will be available in the near future at the Apple store or Google play. You can find the app by searching for "PARMA Conference App" or using the QR code that will be available on the PARMA website. Once you have registered for the conference, you will receive a password that will allow you to explore the app. You may choose any user name you wish. As the Conference draws closer, additional content will be added, including more of the session handouts and presentations. Make sure to check back on a regular basis!

In addition, you may use these convenient QR Codes and your smart device to immediately connect to PARMA's LinkedIn and Facebook pages:

Facebook



LinkedIn

GOLF...

Plan to arrive a day early and get a head start on the networking during a fun round of golf at Coyote Hills Golf Course in Anaheim. Just a short drive from the hotel, you will join in with old friends and meet new folks while enjoying a great morning outside in the fresh air. There is an additional fee for golf, but it is one of the best networking opportunities and you can't beat the company. And if you aren't a single digit golfer, fear not! The format makes it easy for anyone to play and have a good time.

START YOUR DAY...

With a brisk morning walk with Jack Blyskal and his merry group of walkers. There is a great route to travel around the hotel and *Downtown Disney*® District and you'll feel more like settling in for a day of education having had some fresh air. And don't forget that special "T-Shirt" – just special for our morning walkers! Not everyone gets one of these – come early and collect your prize shirt!

PUT SOME GAS IN YOUR TANK...

Or food in your stomach during our daily breakfasts. Grab a bite and visit with our exhibitors before you start your sessions. Breakfast is served each day with an upscale continental each day to keep you going.

NOONTIME HUNGER PAINS?

Fear not – a well planned buffet with something for everyone's tastes will be served in the Grand Ballroom. Monday we'll thank our awesome sponsors so be sure to attend and give them a big PARMA Thank You for all their support not only at the conference, but throughout the year with their support of our chapters.

WHAT TO DO IN THE EVENINGS?

Sunday we are leaving your time free to enjoy the park, or for our supporters to invite their clients out to dinner. Take advantage of this free evening to explore *Downtown Disney*® District and all the activity there is "out on the street"

Monday we'll provide an opening reception with a bit of Jazz to tie in with our "*Rhythm of Risk*" theme. And wait until you see who we have brought in for music! We've invited a group of young folks as a tribute to our next generation of Risk Managers. PARMA supports our youth, our public entities, and the talents of our kids. The reception, sponsored by **Alliant Insurance Services** and **Carl Warren & Company**, will run from 5:30 – 7:00pm at the *Disney's Grand California Hotel*® & Spa. Plan to be there and enjoy the networking opportunity and then go out to dinner either with your clients or vendors. It's always a good time!

AND

Always a highlight of the PARMA Conference – our closing reception and dinner. A dinner that is sure to please your palates, and music to dance to featuring our favorite band "**New Sensations**" – brought back again by popular demand and all of you who danced your feet off last year.



2015 PARMA Annual Golf Tournament

February 8th, 2015
Coyote Hills Golf Course



All Proceeds benefit the Ben Francis Scholarship Fund

Registration Form

Company: _____
 Contact: _____
 Telephone: _____
 Email: _____

Player Registration

- Single Player \$150 Registration Fee
 Foursome \$600 Registration Fee

Fees include Green Fees, Range Balls, Food & Drink

Name of Player(s):

1. _____ 3. _____
 email: _____ HC: _____ email: _____ HC: _____
 2. _____ 4. _____
 email: _____ HC: _____ email: _____ HC: _____

Sponsorship Registration

(For full details on golf sponsorships, please visit www.parma.com)

Please mail completed form
with check made out to PARMA:

Title Sponsor	\$1,500	SOLD
Lunch Sponsor (2 avail.)	\$500	<input type="checkbox"/>
Awards Reception Sponsor (2 avail.)	\$750	<input type="checkbox"/>
Tee Box Sponsorship (12 avail.)	\$500	<input type="checkbox"/>
Specialty Tee Box Sponsor (6 avail.)	\$750	<input type="checkbox"/>
Breakfast Sponsor (2 avail.)	\$500	SOLD
Cart Sponsor (2 avail)	\$350	<input type="checkbox"/>
Trophy Sponsor (2 avail.)	\$500	<input type="checkbox"/>
Driving Range Sponsor	\$350	<input type="checkbox"/>
Putting Contest Sponsor	\$500	<input type="checkbox"/>

PARMA
1 Capitol Mall, Suite 320
Sacramento, CA 95814

Alternatively, you may include your
credit card information for billing purposes:

Name: _____
 CC#: _____
 Exp. Date: _____
 Security Code: _____
 Address: _____
 City, State, ZIP: _____
 Authorized Amount: \$ _____



For a complete list of Sponsors and Exhibitors after September, please go to our website at: <http://parma.com/2015-annual-conference-sponsorship-exhibits>

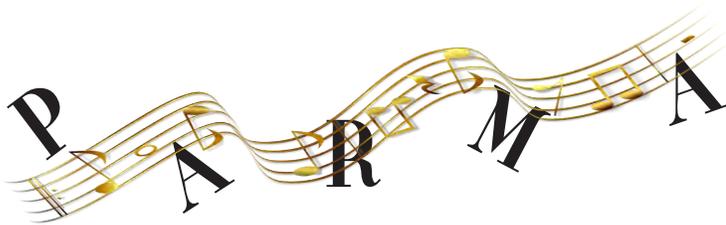
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PARMA 41st Annual Conference

Public Agency Risk Management Association

One Capitol Mall
Suite 320
Sacramento, CA, 95814

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U.S.Postage
PAID
Los Angeles, CA
Permit No. 3344



Presents

The Rhythm of Risk

NCCSIF Organizational Chart

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

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

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

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

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

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

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

P = President	VP = Vice President
S = Secretary	T = Treasurer
EC = Executive Committee	

2015 MEETING CALENDAR

BOARD OF DIRECTORS 12:00 p.m.	EXECUTIVE COMMITTEE 10:30 a.m.	CLAIMS COMMITTEE 12:30 p.m.
April 16	March 19	March 19
June 18	May 21	May 21
October 15	September 24	September 24
December 10	November 19	November 19

RISK MANAGEMENT COMMITTEE 9:30 a.m.	POLICE RISK MANAGEMENT COMMITTEE 10:30 a.m.	FINANCE COMMITTEE 10:30 a.m.
April 16	February	As Needed
June 18	May	
October 15	September	
December 10	December	

ALL MEETINGS ARE SCHEDULED ON THURSDAYS

Risk Management Committee meetings are scheduled for 10:00 a.m.

Board of Director Meetings will start at 12:00 p.m.

**This meeting will follow the EC meeting, as the Claims Committee members will be selected at that meeting.*

CJPRMA 2015 MEETING DATES –

EXECUTIVE COMMITTEE	BOARD OF DIRECTORS
TBD	TBD

Northern California Cities State Self Insurance Fund

Travel Reimbursement Expense Form

Member Representative: _____

Entity: _____

Payee Address: _____

Meeting or Committee: _____

Date of Meeting: _____

Location of Meeting: _____

Total Mileage: _____

Payment Made to:

Signature _____ Date _____

2014 NCCSIF RESOURCE CONTACT GUIDE

<p style="text-align: center;"><u>ACCOUNTING SERVICES</u> James Marta & Company CPAs 701 Howe Avenue, Suite E3 Sacramento, California 95825 Main: (916) 993-9494 • Fax: (916) 993-9489 www.jpmcpa.com Jim Marta - jmarta@jpmcpa.com</p>	<p style="text-align: center;"><u>EMPLOYEE ASSISTANCE PROGRAM</u> ACI Specialty Benefits Corporation 5414 Oberlin Drive, Suite 240 San Diego, California 92121 Main: (858) 452-1254 • Fax: (858) 452-7819 www.acieap.com Tori Barr - tbarr@acieap.com</p>								
<p style="text-align: center;"><u>CLAIMS ADMINISTRATION</u> York Risk Services Group, Inc. www.yorkrsg.com P.O. Box 619058 Roseville, CA 95661-9058 (800) 922-5020 • Fax (800) 921-7683</p>	<p style="text-align: center;"><u>LOSS CONTROL</u> Bickmore Risk Control Services www.bickmore.net Tom Kline tkline@bickmore.net Phone: (916) 244-1121</p>								
LIABILITY CONTACTS	WORKERS' COMPENSATION								
<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; padding: 5px;"> <p>Jennifer Nogosek Unit Manager (916) 960-0997 jennifer.nogosek@yorkrsg.com</p> <p>Cameron Dewey Senior Adjuster - Redding (530) 243-3249 cameron.dewey@yorkrsg.com</p> <p>Shawn Millar Senior Adjuster - Chico (530) 345-5998 shawn.millar@yorkrsg.com</p> <p>Dan Lamb Senior Adjuster - Foothills (209) 795-0742 dan.lamb@yorkrsg.com</p> </td> <td style="width: 50%; padding: 5px;"> <p>D'Ana Seivert Adjuster - Roseville (916) 960-0987 d'ana.seivert@yorkrsg.com</p> <p>Erica Nichols Adjuster - Roseville (916) 960-1026 erica.nichols@yorkrsg.com</p> <p>Erik Baldwin Adjuster - Roseville (916) 746-8856 erik.baldwin@yorkrsg.com</p> <p>John Tucker Senior Adjuster - Stockton (209) 320-0804 john.tucker@yorkrsg.com</p> </td> </tr> </table> <p style="text-align: center; margin-top: 20px;"><u>RESOURCES</u></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; padding: 5px;"> <p>Tom Baber Vice President Liability (916) 746-8834 tom.baber@yorkrsg.com</p> </td> <td style="width: 50%; padding: 5px;"> <p>Mike Berndt Assistant Vice President Liability - Roseville (925) 349-3891 mike.berndt@yorkrsg.com</p> </td> </tr> </table>	<p>Jennifer Nogosek Unit Manager (916) 960-0997 jennifer.nogosek@yorkrsg.com</p> <p>Cameron Dewey Senior Adjuster - Redding (530) 243-3249 cameron.dewey@yorkrsg.com</p> <p>Shawn Millar Senior Adjuster - Chico (530) 345-5998 shawn.millar@yorkrsg.com</p> <p>Dan Lamb Senior Adjuster - Foothills (209) 795-0742 dan.lamb@yorkrsg.com</p>	<p>D'Ana Seivert Adjuster - Roseville (916) 960-0987 d'ana.seivert@yorkrsg.com</p> <p>Erica Nichols Adjuster - Roseville (916) 960-1026 erica.nichols@yorkrsg.com</p> <p>Erik Baldwin Adjuster - Roseville (916) 746-8856 erik.baldwin@yorkrsg.com</p> <p>John Tucker Senior Adjuster - Stockton (209) 320-0804 john.tucker@yorkrsg.com</p>	<p>Tom Baber Vice President Liability (916) 746-8834 tom.baber@yorkrsg.com</p>	<p>Mike Berndt Assistant Vice President Liability - Roseville (925) 349-3891 mike.berndt@yorkrsg.com</p>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; padding: 5px;"> <p>Deborah DeMuynck Senior Claims Examiner (916) 960-0983 deborah.demuynck@yorkrsg.com Anderson, Auburn, Dixon, Galt, Marysville, Placerville, Red Bluff, Rio Vista</p> <p>Carol Arbaugh Senior Claims Examiner (916) 960-0963 carol.arbaugh@yorkrsg.com Colusa, Corning, Elk Grove, Gridley, Ione, Jackson, Lincoln, Nevada City, Town of Paradise, Willows, Yuba City</p> <p>Christine Stillwell Future Medical Examiner (916) 960-0950 christine.stillwell@yorkrsg.com</p> </td> <td style="width: 50%; padding: 5px;"> <p>Teresa Utterback Senior Claims Examiner (916) 960-0975 teresa.utterback@yorkrsg.com Oroville, Rocklin</p> <p>Sara Marshall (Teng Her) Senior Claims Examiner (916) 960-0982 sara.marshall@yorkrsg.com Folsom</p> <p>Elaina Cordova Medical Only Examiner (916) 960-0919 elaina.cordova@yorkrsg.com</p> </td> </tr> </table> <p style="text-align: center; margin-top: 20px;"><u>RESOURCES</u></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; padding: 5px;"> <p>Ben Burg Unit Manager (916) 960-0946 Ben.burg@yorkrsg.com</p> </td> <td style="width: 50%; padding: 5px;"> <p>Sara Ramirez Assistant Vice President Workers' Compensation (916) 960-0905 sara.ramirez@yorkrsg.com</p> </td> </tr> </table>	<p>Deborah DeMuynck Senior Claims Examiner (916) 960-0983 deborah.demuynck@yorkrsg.com Anderson, Auburn, Dixon, Galt, Marysville, Placerville, Red Bluff, Rio Vista</p> <p>Carol Arbaugh Senior Claims Examiner (916) 960-0963 carol.arbaugh@yorkrsg.com Colusa, Corning, Elk Grove, Gridley, Ione, Jackson, Lincoln, Nevada City, Town of Paradise, Willows, Yuba City</p> <p>Christine Stillwell Future Medical Examiner (916) 960-0950 christine.stillwell@yorkrsg.com</p>	<p>Teresa Utterback Senior Claims Examiner (916) 960-0975 teresa.utterback@yorkrsg.com Oroville, Rocklin</p> <p>Sara Marshall (Teng Her) Senior Claims Examiner (916) 960-0982 sara.marshall@yorkrsg.com Folsom</p> <p>Elaina Cordova Medical Only Examiner (916) 960-0919 elaina.cordova@yorkrsg.com</p>	<p>Ben Burg Unit Manager (916) 960-0946 Ben.burg@yorkrsg.com</p>	<p>Sara Ramirez Assistant Vice President Workers' Compensation (916) 960-0905 sara.ramirez@yorkrsg.com</p>
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