



President
Vacant

Vice President
Mr. Dave Warren
City of Placerville

Treasurer
Mr. Tim Sailsbery
City of Willows

Secretary
Ms. Corey Shaver
City of Nevada City

NCCSIF EXECUTIVE COMMITTEE MEETING AGENDA

Date: Thursday, March 31, 2016
Time: 11:30 a.m.

Location: Rocklin Community Center - Springview Hall
5480 5th Street
Rocklin, CA 95677
(916) 625-5200

- A – Action**
- I – Information**

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

MISSION STATEMENT

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

<u>Page</u>	<p>A. CALL TO ORDER</p> <p>B. INTRODUCTIONS</p> <p>C. APPROVAL OF AGENDA AS POSTED</p> <p>D. PUBLIC COMMENTS <i>This time is reserved for members of the public to address the Executive Committee on matters pertaining to NCCSIF that are of interest to them.</i></p>	<p>A 1</p>
pg. 5	<p>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 Executive Committee may request any item to be considered separately.</i></p>	<p>A 1</p>
pg. 6	1. Executive Committee Meeting Minutes - September 24, 2015	
pg. 16	2. Check Register from November 1, 2015 to February 29, 2016	
	3. Investment Reports	
pg. 18	a. Chandler Asset Management Short/Long Term - November 2015 to February 2016	
pg. 50	b. Local Agency Investment Fund (LAIF) Report as of December 31, 2015	



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	F. ADMINISTRATION REPORTS		I	
	1. Interim President’s Report			4
	<i>Dave Warren will address the Committee on items pertaining to NCCSIF.</i>			
	2. Program Administrator’s Report			4
	<i>Alliant will address the Committee on items pertaining to NCCSIF.</i>			
	G. FINANCIAL REPORTS			
pg. 51	1. Quarterly Financial Report for Period Ending December 31, 2015		A	1
	<i>James Marta & Company will present the quarterly financial report ending December 31, 2015 for the Committee to Receive and File.</i>			
pg. 80	2. Budget to Actual as of December 31, 2015		I	1
	<i>The Committee will receive an update on the Budget to Actual as of December 31, 2015.</i>			
pg. 81	3. James Marta & Company Request to Fund New Accounting System		A	1
	<i>Alana Theiss will present the new accounting system for Committee’s consideration and provide direction for budgeting purposes.</i>			
pg. 89	4. Chandler Asset Management Contract Amendment		A	1
	<i>The Committee will be asked to approve a contract amendment reflecting lower fees charged by Chandler Asset Management.</i>			
	H. JPA BUSINESS			
pg. 92	1. Actuarial Studies of the Self Insured Programs – Mike Harrington, Bickmore		A	1
	a. FY 16/17 Workers’ Compensation Program			
	<i>The Committee will review and may accept the Draft Actuarial Study for the Workers’ Compensation Program.</i>			
pg. 129	b. FY 16/17 Liability Program			
	<i>The Committee will review and may accept the Draft Actuarial Study for the Liability Program.</i>			
pg. 168	2. Annual Banking Plan Adjustments – James Marta & Company		A	1
	a. Workers’ Compensation Program			
	<i>The Committee will review and may approve adjustments to the Banking Layer for the Workers’ Compensation program.</i>			
pg. 170	b. Liability Program			
	<i>The Committee will review and may approve adjustments to the Banking Layer for the Liability program.</i>			



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pg. 172	3. Annual Shared Risk Plan Adjustments – Alliant Insurance Services	A	1
	a. Workers’ Compensation Program		
	<i>The Committee will review and may approve adjustments to the Shared Risk Layer for the Workers’ Compensation program.</i>		
pg. 174	b. Liability Program		
	<i>The Committee will review and may approve adjustments to the Shared Risk Layer for the Liability program.</i>		
pg. 176	4. CJPRMA Refund Allocation	A	1
	<i>The Committee will review and approve the allocation of the CJPRMA Refund of \$274,337.</i>		
pg. 177	5. Preliminary FY 16/17 Deposit Premium Calculations	A	1
	a. Workers’ Compensation Program		
	<i>The Committee will review and may approve the Preliminary FY 16/17 Deposit Premium Calculations for the Workers’ Compensation Program.</i>		
pg. 181	b. Liability Program		
	<i>The Committee will review and may approve the Preliminary FY 16/17 Deposit Premium Calculations for the Liability Program.</i>		
pg. 185	6. FY 16/17 Property Renewal Update	I	4
	<i>The Committee will receive an update on the FY 16/17 Property Premiums.</i>		
pg. 186	7. FY 16/17 Crime Policy Renewal Update	I	4
	<i>The Committee will receive an update on NCCSIF’s Crime Program Renewal.</i>		
pg. 187	8. FY 16/17 Employee Assistance Program Renewal Update	I	1
	<i>The Committee will receive an update on the Employee Assistance Program Renewal.</i>		
pg. 199	9. Preliminary FY 16/17 NCCSIF Budget	I	2
	<i>The Committee will review the preliminary FY 16/17 NCCSIF Budget.</i>		
pg. 202	10. Nomination of NCCSIF President	A	4
	<i>The Committee to appoint and recommend nomination for the vacant position to the Board at the next meeting.</i>		
pg. 203	11. Claims Committee Membership Appointment	A	4
	<i>The Committee to appoint membership of the Claims Committee.</i>		
pg. 204	12. Approval of NCCSIF Defense Attorney List for Liability	A	1
	<i>The Committee will be asked to approve revising the NCCSIF Liability Defense Attorney List to include Kevin J. Dehoff and Amie McTavish from Angelo, Kilday & Kilduff law firm.</i>		



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pg. 216	13. NCCSIF Service Providers Survey Results <i>The Committee will receive an update on the results of the NCCSIF Service Providers Survey for discussion and to Accept and File.</i>	A	1
pg. 228	14. Round Table Discussion <i>The floor will be open to Executive Committee members for any topics or ideas that members would like to address.</i>	A	4
pg. 229	I. INFORMATION ITEMS	I	1
pg. 230	1. NCCSIF Organizational Chart		
pg. 231	2. NCCSIF 2016 Meeting Calendar		
pg. 232	3. NCCSIF Travel Reimbursement Form		
pg. 233	4. NCCSIF Resource Contact Guide		

J. ADJOURNMENT

UPCOMING MEETINGS

- Risk Management Committee Meeting - April 28, 2016 (Event Center)
- Board of Directors Meeting - April 28, 2016 (Event Center)
- Police Risk Management Committee Meeting - May 5, 2016 (Community Center)
- Claims Committee Meeting - May 19, 2016 (Community Center)
- Executive Committee Meeting - May 19, 2016 (Community Center)

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

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

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



CONSENT CALENDAR

ACTION ITEM

ISSUE: Items on the Consent Calendar should be reviewed by the Executive Committee and, if there is any item requiring clarification or amendment, such item(s) should be pulled from the agenda for separate discussion.

RECOMMENDATION: The Program Administrator recommends adoption of the Consent Calendar after review by the Executive Committee. *Items pulled from the Consent Calendar by a member will be placed in order, back on the agenda, by the President.*

FISCAL IMPACT: None.

BACKGROUND: The Executive Committee places the following items on the Consent Calendar for adoption. The Executive Committee may accept the Consent Calendar as presented, or pull items for discussion and separate action while accepting the remaining items.

ATTACHMENT(S):

1. Executive Committee Meeting Minutes – September 24, 2015
2. Check Register from November 1, 2015 to February 29, 2016
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term – November 2015 to February 2016
 - b. Local Agency Investment Fund (LAIF) Report as of December 31, 2015



**MINUTES OF THE
NCCSIF EXECUTIVE COMMITTEE MEETING
ROCKLIN EVENT CENTER, ROCKLIN, CA
SEPTEMBER 24, 2015**

MEMBERS PRESENT

Brad Koehn, City of Elk Grove
Bruce Cline, City of Folsom
Michael Daly, City of Jackson - *left at 1:35 p.m.*
Dave Warren, City of Placerville
Russell Hildebrand, City of Rocklin
Tim Sailsbery, City of Willows

MEMBERS ABSENT

Michelle Pellegrino, City of Dixon
Paula Islas, City of Galt
Jon Hanken, City of Ione
Tim Chapa, City of Rio Vista

GUESTS & CONSULTANTS

Marcus Beverly, Alliant Insurance Services
Michael Simmons, Alliant Insurance Services
Raychelle Maranan, Alliant Insurance Services
Dori Zumwalt, York Risk Services
Ben Burg, York Risk Services
Alana Theiss, James Marta & Company

A. CALL TO ORDER

Mr. Russell Hildebrand called the meeting to order at 11:53 a.m.

B. ROLL CALL

Roll call was made and the above mentioned members were present constituting a quorum.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

Motion: Bruce Cline **Second:** Tim Sailsbery
Ayes: Koehn, Daly, Warren, Hildebrand
Nays: None.

Motion Carried

D. PUBLIC COMMENTS

There were no public comments.

E. CONSENT CALENDAR

1. Executive Committee Meeting Minutes - May 21, 2015
2. Executive Committee Special Teleconference Meeting Minutes - June 30, 2015
3. Check Register at June 30, 2015
4. Investment Reports
 - a. Chandler Asset Management Short/Long Term - June 2015 to July 2015
 - b. Treasurer's Report as of June 30, 2015
 - c. Local Agency Investment Fund (LAIF) Report as of June 30, 2015

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

Motion: Bruce Cline

Second: Brad Koehn

Motion Carried

Ayes: Daly, Warren, Hildebrand, Sailsbery

Nays: None.

F. ADMINISTRATION REPORTS

F1. President's Report

Mr. Russell Hildebrand had no items to report.

F2. Program Administrator's Report

Mr. Marcus Beverly had no items to report.

G. FINANCIAL REPORTS

G1. Quarterly Financial Report for Period Ending June 30, 2015

Ms. Alana Theiss reviewed the quarterly financial report and indicated the report is for the 12-month period ending June 30, 2015. The Statement of Net position lists assets at \$2.3 million in cash, \$47 million in investments and \$634,000 in Accounts Receivable (AR). These AR represent assessments declared in FY 2015 and not billed until FY 2016. Similarly in Current Liabilities, \$667,000 in deferred revenue which are refunds that members elected to apply the following year. Total Liabilities are \$40.7 million and total Net Position is \$9.38 million. The Actual Change in Net Position is a net loss of \$684,000.

Ms. Theiss indicated the Liability Shared fund is in negative position which is inclusive of the Shared Liability assessment that was declared last year. Ms. Theiss noted City of Colusa, City of Corning, City of Jackson and City of Marysville are in negative position as of June 30, 2015. Four member cities are in negative net position in WC: City of Anderson, City of Elk Grove, City of Red Bluff, and City of Yuba City.

Ms. Theiss stated the 2015 claims experience is relatively high and noted the following as the significant factors:

- Actuary estimated \$1.5 million for the Liability Banking layer for this year; however, \$475,000 was paid out already and reserve at almost a \$1 million as of June 30, 2015. Therefore, a “Change in the Management Estimate” was realized and an increase of \$500,000 for the Liability Shared Layer was added to the original Actuary estimate.
- Similarly, the Actuary estimated \$4.3 million for the WC Banking Layer and to date the paid and reserve is at \$3.1 million; therefore, an increase of \$760,000 was added to the original Actuary estimate.
- The Actuary estimated \$2.5 million in WC Shared layer. The reserve to date is at \$1.1 million; therefore, an increase of \$500,000 was added to the original Actuary estimate.

All these adjustments were reviewed with the Actuary.

Mr. Ben Burg provided a background on a particular WC claim from City of Jackson that attributed to the high cost incurred in 2015.

Mr. Michael Simmons indicated this particular year will have a big impact in developing rates for next year and will affect the experience modification (ex-mod) factor for the group as CSAC-EIA uses ex-mods in its rating model.

Ms. Theiss proceeded and reviewed the Budget-to Actual. She noted this represent the whole fiscal year so the budget to financial is of equivalent values.

A motion was made to receive and file the Quarterly Financial Report for the period ending June 30, 2015.

Motion: Bruce Cline

Second: Dave Warren

Motion Carried

Ayes: Koehn, Daly, Hildebrand, Sailsbery

Nays: None.

G2. Budget-to-Actual as of June 30, 2015

The Budget-to-Actual was reviewed under item G1.

G3. Draft 2015 Financial Audit

Ms. Alana Theiss provided the Executive Committee with a brief report on the preliminary draft of the audited financial statement for fiscal year June 30, 2015. She noted the main difference that is not included in the quarterly financial statement is the Claims Development information that includes ten years of losses. It illustrates the claims development overtime. Ms. Theiss indicated Matthew Nethaway, a partner with Crowe Horwath LLP will be in attendance at the October 15, 2015 Board meeting to review the final audited financial statement.



Information only and no action was taken.

H. JPA BUSINESS

H1. Review of Preliminary 2016 Meeting Calendar

Mr. Marcus Beverly explained the 2016 Meeting Calendar is presented for review and subsequently will be presented to the Board of Directors at the October 15, 2015 meeting for approval. Some of the proposed dates were changed to work around the CJPRMA meeting dates to lessen conflict with Ms. Paula Islas' schedule as she is the CJPRMA Board Representative. Mr. Beverly asked for the Committee to review the dates and advise if there are any conflicts.

H2. Claims Services

H2a. Revisions to Policy and Procedure A-9: Defense Counsel Selection

Mr. Marcus Beverly reported the Claims Committee reviewed this item at its earlier meeting and the Committee recommended approval of the revisions to NCCSIF's Policy and Procedure (P&P) A-9: Defense Counsel Selection. The Chair of the Claims Committee, Mr. Bruce Cline, suggested most of the recommended changes.

The key components of the proposed changes are as follows:

- Members to use only attorneys and investigators on the Approved List. Attorney and investigator selection should be recommended by the Claims Committee and approved by the Executive Committee, rather than the full Board.
- A new section was added that addresses partners, associates and paralegals working with an attorney on the Approved List. This section provides more clarity to question and practice that often arises.
- It identifies the Claims Administrator's role and the role of the Member City. The client is the City and should control the key decisions and settlement authority.
- Adds that a City Attorney or Contract City attorney or members of his/her office may not defend claims against the City for whom they are City Attorney but could defend another City.
- A new section was added for use of attorney prior to litigation and during the pendency of a disputed coverage issue. This section provides as an explanation and not an expansion of rights under the Memorandum of Coverage (MOC).

Mr. Beverly noted there is coverage up to the Banking Layer limit for defense costs if the denial is based solely on exclusion, and any coverage matter dispute still lies at the Board level. The proposed revision to this policy was reviewed by NCCSIF Legal Counsel, Byrne Conley.

Mr. Beverly suggested changes to the policy as presented to make it more clear and consistent with other provisions:

- Under Defense Counsel Selection, Number 3, last sentence of last paragraph to read: “If time does not permit approval by the Executive Committee, the Administrator may authorize assignment of a case(s) and shall report the assignment to the Claims Committee **and Executive Committee** at their next committee meetings.”
- Under Payment for Attorneys Pre-Litigation and Pending a Coverage Decision, Number 2, second paragraph, to strike out “*See the Underlying Memorandum of Coverage at Section 11(b).*” and the second sentence to read: “2) the Member City has incurred legal expenses with counsel qualifying, to strike out “*under sections 1-3 above*” and replaced it with “**under this policy**”, then NCCSIF will reimburse the Member City for its actual expenditures for counsel, up to the approved rates.

The Committee discussed the proposed revisions and concurred revising the policy as recommended by the Claims Committee.

A motion was made to approve the revisions to Policy and Procedure A-9: Defense Counsel Selection as amended and recommend approval to the Board.

MOTION: Bruce Cline

SECOND: Michael Daly

MOTION CARRIED

AYES: Koehn, Warren, Hildebrand, Sailsbery

NAYS: None.

H.2.b. Revisions to Policy and Procedure L-5: Liability Litigation Management Plan

Mr. Marcus Beverly noted P&P L-5: Liability Litigation Management Plan is a companion policy to P&P A-9: Defense Counsel Selection. To be consistent with P&P A-9 similar changes must be made to P&P L-5. This policy provides litigation management guidelines for liability defense counsel and claims administrators.

The revisions are as follows:

- Included in the guidelines for use of partners, associates, and paralegals.
- Mandatory status reports by legal counsel rather than the City.

A correction was noted under Section A, last paragraph to delete the reference to the “The JPA Legal Counsel” and to read: “Adding or deleting an attorney to or from the defense panel will require recommendation by a Member City. The Claims Administrator will review the recommended firm and/or individual per P & P A-9 and submit a written recommendation to the Claims Committee and subsequently the Executive Committee for approval.”

Mr. Beverly handed out a sample performance evaluation he obtained from ERMA in evaluating attorney. Mr. Beverly noted there is a Performance Evaluation under the L-5 policy, but there is no formal process for doing the evaluation. The self-performance is great as the attorney rates themselves. He noted the group needs some formal evaluation of attorney at some point.

Mr. Bruce Cline indicated he has a guideline he made for outside counsel that he is willing to share for anyone interested.

A motion was made to approve the revisions to P&P L-5: Liability Litigation Management Plan as amended and recommend approval to the Board.

Motion: Bruce Cline **Second:** Michael Daly **Motion Carried**
Ayes: Koehn, Warren, Hildebrand, Sailsbery
Nays: None.

H.2.c. Approval of NCCSIF Defense Attorney List for Liability

Mr. Marcus Beverly reported the Claims Committee reviewed this item at its earlier meeting and the Committee recommended the addition of the following partners in the law firm of Kronick, Moskovitz, Tiedemann and Girard to the NCCSIF Liability Counsel Approved List as recommended by City of Folsom:

1. Jonathan P. Hobbs - recommended for more specialized cases involving potential coverage issues such as inverse or other land use disputes.
2. Christopher Onstott - recommended for more specialized cases involving potential coverage issues such as inverse or other land use disputes.
3. David W. Tyra - recommended for employment practices litigation
4. Kristianne T. Seargeant - recommended for employment practices litigation

A motion was made to approve addition of Jonathan P. Hobbs, Christopher Onstott, David W. Tyra, and Kristianne T. Seargeant from Kronick, Moskovitz, Tiedemann and Girard law firm to the Liability Counsel Approved List.

Motion: Michael Daly **Second:** Dave Warren **Motion Carried**
Ayes: Koehn, Cline, Hildebrand, Sailsbery
Nays: None.

H.2.d. Approval of NCCSIF Defense Attorney List for Workers' Compensation

Mr. Marcus Beverly reported the Claims Committee reviewed this item at its earlier meeting and the Committee recommended the addition of Kurt M. Petersen from D'Andre, Peterson Bobus & Rosenberg to the NCCSIF Defense Attorney Approved List for Workers' Compensation as recommended by York Risk Services.

A motion was made to approve addition of Kurt M. Petersen from D’Andre, Peterson Bobus & Rosenberg to the NCCSIF Defense Attorney Approved List.

Motion: Bruce Cline **Second:** Brad Koehn **Motion Carried**
Ayes: Daly, Warren, Hildebrand, Sailsbery
Nays: None.

H.3. REVIEW OF WORKERS’ COMPENSATION (WC) CLAIMS AUDIT AS OF MAY 2015

H.3.a. Presentation of WC Claims Audit

Mr. Marcus Beverly noted the Workers’ Compensation Claims Audit was conducted by Farley Consulting Services, LLC, in April 2015. This audit was scheduled for 2014, but was delayed until early 2015 due to CSAC-EIA’s bi-annual audit in October 2014. The results meet and exceed the standards for most of the categories. Initial employee contact and diary follow up were the two cited for improvement.

The Committee discussed the claims audit report and proceeded with the discussion on York Risk Services response to the audit.

A motion was made to accept and file the WC Claims Audit as of May 2015.

***NOTE: The Executive Committee voted on Items H.3.a. Presentation of WC Claims Audit and Item H.3.b. York Risk Services Response to WC Claims Audit in the same motion.**

Motion: Bruce Cline **Second:** Dave Warren **Motion Carried**
Ayes: Koehn, Daly, Hildebrand, Sailsbery
Nays: None.

H.3.b. York Risk Services Response to WC Claims Audit

A motion was made to accept and file York Risk Services Response to the WC Claims Audit.

***NOTE: The Executive Committee voted on Items H.3.a. Presentation of WC Claims Audit and Item H.3.b. York Risk Services Response to WC Claims Audit in the same motion.**

H.4. 2015 LIABILITY CLAIMS AUDIT

Mr. Marcus Beverly explained NCCSIF is scheduled to conduct the Liability Claims Audit this year. Alliant have requested proposal from Risk Management Services (RMS), the firm that has conducted the last three audits for NCCSIF. The proposal is for \$5,950.

The Committee reviewed the proposal and discussed their concern on the staffing issues at York Risk Services thus quality of service is compromised in the Liability Claims Servicing Department. The Committee had lengthy discussion about possibility of benchmarking and



adding parameters in the audit to include review of staffing, the overall pending levels, and years of experience.

The Committee directed the Program Administrators to work with RMS for the additional scope of service to be included in the audit this year.

A motion was made to approve Risk Management Services as the Liability Claims Auditor for 2015 with additional scope of service to review Claims Administration staff. The motion was amended giving authority to Program Administrators to approve additional expense necessary for the broader scope of service requested for the audit.

Motion: Bruce Cline **Second:** Dave Warren **Motion Carried**
Ayes: Koehn, Daly, Hildebrand, Sailsbery
Nays: None.

H.5. SERVICE PROVIDER PERFORMANCE EVALUATION SURVEY

Mr. Marcus Beverly indicated the Policy and Procedure (P&P) A-2: Service Provider Performance Evaluation, states that every odd-numbered year the Board of Directors is asked at the October Board meeting if an evaluation should be performed. The last performance survey was completed in October 2013 through SurveyMonkey.

The Service Providers are Alliant Insurance Services for Program Administration and insurance brokerage, York Risk Services for Liability and Workers' Compensation claims administration, and Bickmore Risk Services for risk management services. Both Bickmore's and York's contracts are up for optional extensions at the end of this fiscal year. All vendor surveys except Program Administration will be returned to Alliant; Alliant's survey will be returned to the NCCSIF President.

After discussion, the Committee approved the revision to P&P A-2 incorporating the questions used in the SurveyMonkey with minor grammatical changes.

A motion was made to adopt the administrative changes to P&P A-2; Service Provider Evaluation Survey as amended and recommended approval to the Board Directors at the October 15, 2015.

Motion: Michael Daly **Second:** Bruce Cline **Motion Carried**
Ayes: Koehn, Warren, Hildebrand, Sailsbery
Nays: None.

H.6. LONG RANGE PLANNING/EDUCATION DAY

H.6.a. Review of Risk Management Committee Planning Meeting Topics



Mr. Marcus Beverly indicated the next Risk Management Committee (RMC) meeting scheduled for October 15, 2015 in Rocklin will include a number of topics to focus members on the mix of risk management services and how to fund those services. An invitation was extended to PRMC Chair, Chief John Ruffcorn from City of Auburn.

Mr. Beverly reviewed the items and topics to be discussed at this meeting specifically an overview of progress made from risk assessments and progress from those recommendations. Claims analysis will be provided to keep member aware of what the losses are and some housekeeping items on updating the Risk Management policies and roll it into one set of best practices and most importantly, the funding of these services. Mr. Beverly noted he is working with Henri Castro in getting the Scorecard completed in time for the Risk Management Planning session. The Board of Directors will have a meeting later in the day to take care of business items.

The Committee briefly discussed the funding of the Safety Grant and ways to have a penalty process for those members who are out of compliance with the law.

Mr. Russell Hildebrand instructed Program Administrators to place on future agenda for the Executive Committee to discuss penalty process.

H.6.b. Review of Long Range Planning Items from January 8, 2015

Mr. Marcus Beverly reviewed the action item list from the January 8, 2015 Long Range Planning meeting and noted each item discussed has been addressed. The EPL Hotline service is still in the works and Alliant is in the RFP process and will have an update at the October 15, 2015 meeting. The Contracted Vendor Services will be discussed in the later agenda item.

H.6.c. December 2015 Long Range Planning Meeting

Mr. Marcus Beverly indicated this is more tactical than a long range planning meeting as he anticipates having a number of follow up items for the Board from the Risk Management Committee planning session on October 15, 2015. The Program Administrators propose moving the December 10, 2015 Board of Directors meeting to November 19, 2015 in place of the Executive Committee meeting, and canceling the December 10, 2015 meetings altogether.

Mr. Russell Hildebrand noted the Committee is okay with moving the Board meeting to November 19, 2015 and canceling the December 10, 2015 meetings. Topics are based mostly from the anticipated items from the October 15, 2015 RMC Planning session. Mr. Hildebrand noted to EC to provide additional topics to Alliant by October 20th for any items as deemed necessary.

Mr. Michael Daly left the meeting at 1:35 p.m.

H.7. Contracted Service Provider Survey Update



Mr. Marcus Beverly indicated the Board directed the Program Administrators to research the potential for Shared Contracted Service Providers amongst NCCSIF members. The services were narrowed to four categories: ADA Compliance, Arborist, Drug & Alcohol Testing, and Janitorial Services. A survey was done to gauge member interest in those categories, but received minimal responses from members. At this point minimal information was gathered in each of the four categories and it's not clear whether there is enough interest to be able to negotiate a group discount rate, and the Committee was asked to provide a recommendation as to how to proceed.

Mr. Russell Hildebrand noted City of Rocklin is satisfied with their ADA provider and will forward the information to Alliant to include in the vendor services list. Mr. Hildebrand noted significant improvement on the nccsif.org website and he would like to see this contracted vendor list on the website as resource to the members.

H.8. ROUND TABLE DISCUSSION

Mr. Marcus Beverly noted holding the Claims Committee (CC) meeting and Closed Session Items at the beginning of the day seem logical; therefore, the EC and CC meeting time will be reversed.

I. INFORMATION ITEMS

1. NCCSIF Organizational Chart
2. NCCSIF 2015 Meeting Calendar
3. NCCSIF Travel Reimbursement Form
4. NCCSIF Resource Contact Guide

There was no discussion on these items.

J. ADJOURNMENT

This meeting was adjourned at 1:41 p.m.

NEXT MEETING DATE: November 19, 2015 in Rocklin, CA

Respectfully Submitted,

Corey Shaver, Secretary

Date

Northern California Cities Self Insurance Fund

Check Register

From 11/01/2015 to 02/29/16

Check No.	Vendor Name	Account title	Account	Payment Date	Payment Amount
8709	York	Claims Admin - Monthly WC Only	52300	11/12/2015	45,447.27
8710	York Risk Services Group, Inc.	Claims Admin - Liability	51135	11/12/2015	36,090.21
8711	James Marta	Accounting Services	52403	11/12/2015	5,470.75
8712	Gibbons & Conley	Legal Services	52103	11/12/2015	430.50
8713	Alliant Insurance Services	Program Admin Fee	52401	11/12/2015	24,310.00
8714	Occu-Med Inc.	OCCUMED	52214	11/12/2015	1,500.00
8715	City of Oroville	Seminars and PARMA	52207	11/12/2015	1,790.20
8716	Bickmore Risk Services Inc.	On Site	52204	11/12/2015	13,351.66
8717	DKF Solutions Group, LLC	Online Risk Management Services	52215	11/12/2015	1,050.00
8718	Cole Pro Media, LLC	Police Risk Mgmt Comm Svcs	52203	11/12/2015	900.00
8719	The Bank of New York Mellon	Portfolio Management Fee	44040	11/12/2015	712.50
8720	Chandler Asset Management, Inc.	Portfolio Management Fee	44040	12/15/2015	4,833.00
8721	York	Claims Admin - Monthly WC Only	52300	12/15/2015	45,447.27
8722	York Risk Services Group, Inc.	Claims Admin - Liability	51135	12/15/2015	33,655.78
8723	James Marta	Accounting Services	52403	12/15/2015	5,470.75
8724	Alliant Insurance Services	Program Admin Fee	52401	12/15/2015	24,310.00
8725	Occu-Med Inc.	OCCUMED	52214	12/15/2015	1,500.00
8726	Bickmore Risk Services Inc.	On Site	52204	12/15/2015	13,351.67
8727	City of Placerville	Member Travel	52502	12/15/2015	44.04
8728	DKF Solutions Group, LLC	Online Risk Management Services	52215	12/15/2015	1,050.00
8729	Department of Industrial Relations	State Funding/Fraud Assessment	52304	12/15/2015	191,383.16
8730	Aubergine Catering	Board Meetings	52503	12/15/2015	375.00
8730	Aubergine Catering	Police Risk Mgmt Comm Svcs	52203	12/15/2015	280.00
8731	Liz Cottrell	Member Travel	52502	12/15/2015	162.15
8732	Liz Ehrenstrom	Member Travel	52502	12/15/2015	69.00
8733	Sandy Ryan	Member Travel	52502	12/15/2015	159.85
8734	Corey Shaver	Member Travel	52502	12/15/2015	39.56
8735	Chandler Asset Management, Inc.	Portfolio Management Fee	44040	12/30/2015	4,825.00
8736	AGRIP	Associations Memberships	52504	12/30/2015	1,803.76
8737	City of Galt	Seminars and PARMA	52207	12/30/2015	1,835.71
8738	Champion Awards Enterprises	Board Meetings	52503	12/30/2015	65.20
8748	Alliant Insurance Services	Program Admin Fee	52401	1/19/2016	24,310.00
8750	Chandler Asset Management, Inc.	Portfolio Management Fee	44040	1/19/2016	4,817.00
8751	City of Elk Grove	Police Risk Mgmt Comm Svcs	52203	1/19/2016	3,030.00
8752	DKF Solutions Group, LLC	Online Risk Management Services	52215	1/19/2016	1,050.00
8753	Gibbons & Conley	Legal Services	52103	1/19/2016	1,686.13
8754	James Marta	Accounting Services	52403	1/19/2016	5,470.75
8755	Occu-Med Inc.	OCCUMED	52214	1/19/2016	1,500.00
8756	York Risk Services Group, Inc.	Claims Admin - Liability	51135	1/19/2016	28,580.92
8757	Bickmore Risk Services Inc.	On Site	52204	1/19/2016	13,351.67
8758	City of Folsom	Safety Grant Funds	54200	1/28/2016	21,560.00
8759	Gibbons & Conley	Legal Services	52103	1/28/2016	430.50
8760	York	Claims Admin - Monthly WC Only	52300	1/28/2016	45,447.27
8761	Alliant Insurance Services	Program Admin Fee	52401	2/17/2016	24,310.00
8762	Aubergine Catering	Police Risk Mgmt Comm Svcs	52203	2/17/2016	300.00
8763	Bickmore Risk Services Inc.	On Site	52204	2/17/2016	13,351.66
8764	Chandler Asset Management, Inc.	Portfolio Management Fee	44040	2/17/2016	4,840.00
8765	City of Jackson	Risk Mgmt Comm Services	52201	2/17/2016	259.20
8766	City of Red Bluff	Risk Mgmt Comm Services	52201	2/17/2016	184.02

Northern California Cities Self Insurance Fund
 Check Register
 From 11/01/2015 to 02/29/16

Check No.	Vendor Name	Account title	Account	Payment Date	Payment Amount
8767	DKF Solutions Group, LLC	Online Risk Management Services	52215	2/17/2016	1,050.00
8768	Gibbons & Conley	Legal Services	52103	2/17/2016	2,529.19
8769	James Marta	Administrative Expense	52000	2/17/2016	103.40
8769	James Marta	Accounting Services	52403	2/17/2016	5,470.75
8770	Liz Ehrenstrom	Risk Mgmt Comm Mtg Exp	52202	2/17/2016	64.80
8771	Occu-Med Inc.	OCCUMED	52214	2/17/2016	1,500.00
8772	York	Claims Admin - Monthly WC Only	52300	2/17/2016	45,447.27
8773	York Risk Services Group, Inc.	Claims Admin - Liability	51135	2/17/2016	34,154.47
8774	Alliant Insurance Services	Crime Premium (passthrough)	44070	2/25/2016	1,284.00
8775	City of Dixon	Wellness Optional	52217	2/25/2016	276.21
					748,073.20

Voided Checks - Intacct Setup Alignment Error
 Ck #8739-8747 & 8749

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

November 1, 2015 through November 30, 2015

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

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PORTFOLIO CHARACTERISTICS

Average Duration	2.58
Average Coupon	1.30 %
Average Purchase YTM	1.35 %
Average Market YTM	1.29 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.78 yrs
Average Life	2.65 yrs

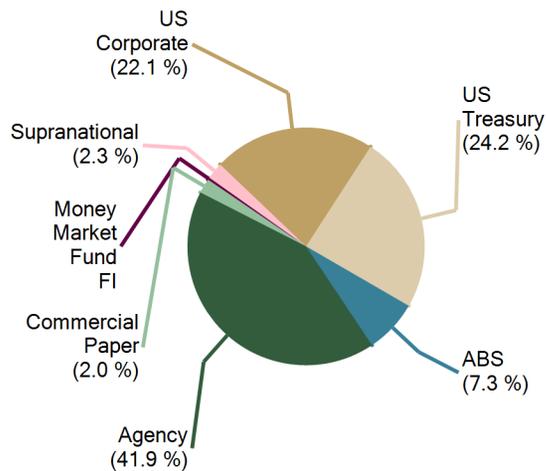
ACCOUNT SUMMARY

	Beg. Values as of 10/31/15	End Values as of 11/30/15
Market Value	23,468,189	23,414,223
Accrued Interest	68,187	62,990
Total Market Value	23,536,376	23,477,214
Income Earned	25,759	26,019
Cont/WD		0
Par	23,417,158	23,453,965
Book Value	23,357,551	23,390,977
Cost Value	23,364,874	23,398,863

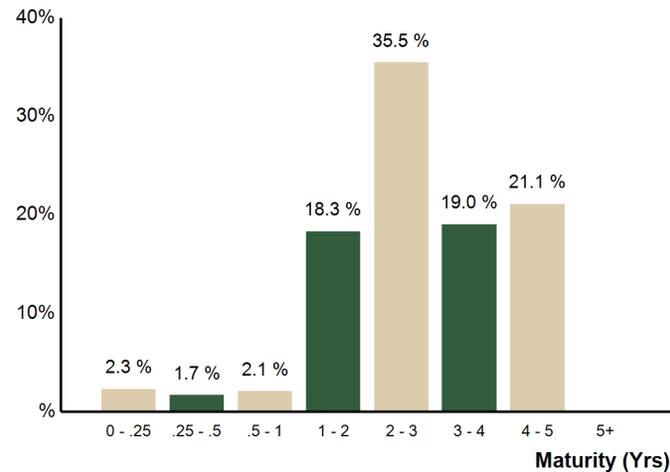
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.2 %
Federal National Mortgage Assoc	15.2 %
Federal Home Loan Mortgage Corp	13.5 %
Federal Home Loan Bank	10.6 %
Intl Bank Recon and Development	2.3 %
Honda ABS	2.3 %
John Deere ABS	2.1 %
Toyota ABS	2.1 %
	72.3 %

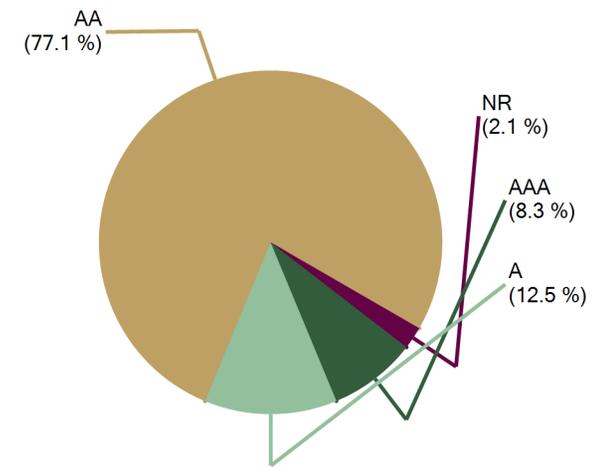
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 11/30/2015	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	-0.25 %	0.16 %	1.24 %	1.04 %	0.92 %	1.41 %	3.41 %	4.24 %	110.58 %
BAML 1-5 Yr US Treasury/Agency Index	-0.29 %	0.01 %	1.12 %	0.80 %	0.72 %	1.15 %	3.11 %	3.91 %	98.90 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.25 %	0.11 %	1.22 %	0.90 %	0.85 %	1.32 %	3.17 %	4.02 %	102.65 %



Northern California Cities Self-Insurance Fund - Short Term

November 30, 2015

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
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



Reconciliation Summary

As of 11/30/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,357,551.18
Acquisition	
+ Security Purchases	\$587,465.16
+ Money Market Fund Purchases	\$348,213.84
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$935,679.00
Dispositions	
- Security Sales	\$373,965.84
- Money Market Fund Sales	\$331,189.40
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$185,000.00
- Calls	\$0.00
- Principal Paydowns	\$15,217.66
Total Dispositions	\$905,372.90
Amortization/Accretion	
+/- Net Accretion	\$910.10
	\$910.10
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$2,209.54
	\$2,209.54
Ending Book Value	\$23,390,976.92

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$55,688.07
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$373,965.84
Accrued Interest Received	\$1,154.04
Interest Received	\$29,582.69
Dividend Received	\$0.00
Principal on Maturities	\$185,000.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$15,217.66
Total Acquisitions	\$604,920.23
Disposition	
Withdrawals	\$0.00
Security Purchase	\$587,465.16
Accrued Interest Paid	\$430.63
Total Dispositions	\$587,895.79
Ending Book Value	\$72,712.51

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

November 1, 2015 through November 30, 2015

Chandler Team

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please call (800) 317-4747 or
Email operations@chandlerasset.com

Custodian

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

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PORTFOLIO CHARACTERISTICS

Average Duration	3.66
Average Coupon	2.12 %
Average Purchase YTM	1.92 %
Average Market YTM	1.61 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	4.02 yrs
Average Life	3.88 yrs

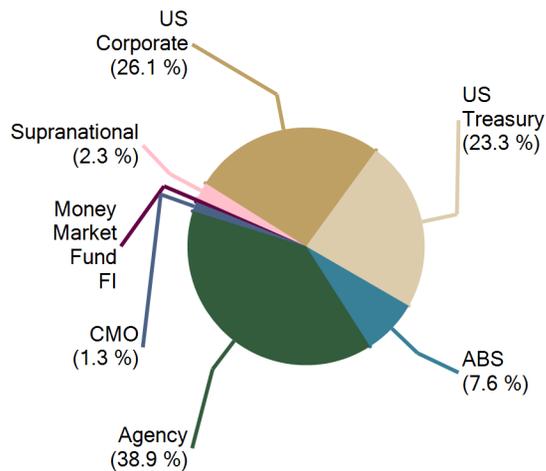
ACCOUNT SUMMARY

	Beg. Values as of 10/31/15	End Values as of 11/30/15
Market Value	24,293,268	24,245,162
Accrued Interest	136,302	116,501
Total Market Value	24,429,570	24,361,662
Income Earned	37,870	38,450
Cont/WD		0
Par	23,885,696	23,945,148
Book Value	23,942,119	24,002,227
Cost Value	24,151,688	24,218,685

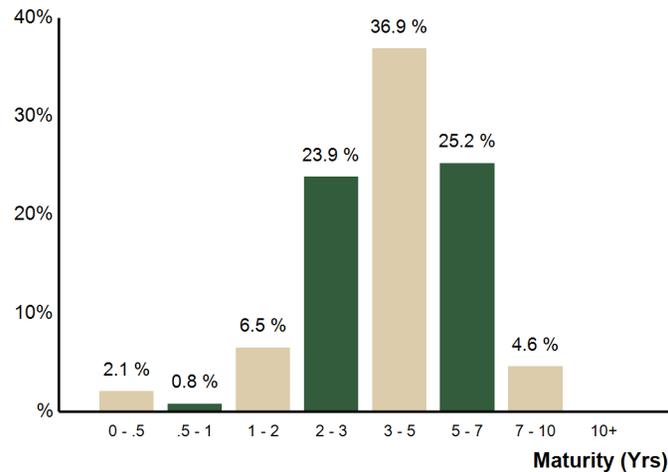
TOP ISSUERS

Issuer	% Portfolio
Government of United States	23.3 %
Federal National Mortgage Assoc	12.0 %
Federal Home Loan Mortgage Corp	10.8 %
Tennessee Valley Authority	8.6 %
Federal Home Loan Bank	8.2 %
Honda ABS	2.8 %
Intl Bank Recon and Development	2.3 %
John Deere ABS	2.2 %
Total	70.2 %

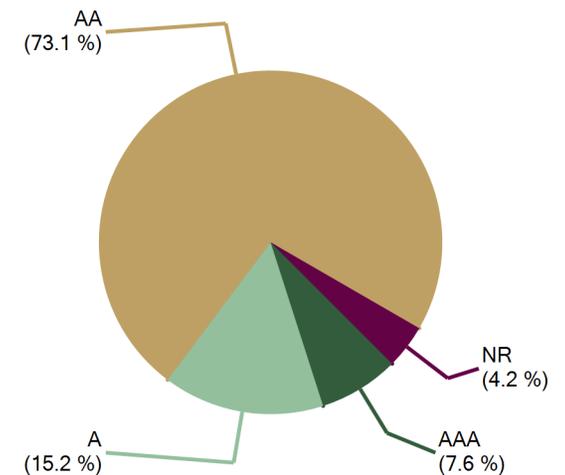
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 11/30/2015	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	-0.28 %	0.34 %	1.74 %	1.59 %	1.08 %	2.19 %	N/A	4.35 %	49.85 %
BAML 1-10 Yr US Treasury/Agency Index	-0.33 %	0.10 %	1.43 %	1.17 %	0.79 %	1.86 %	N/A	3.97 %	44.80 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	-0.25 %	0.30 %	1.58 %	1.32 %	1.07 %	2.22 %	N/A	4.08 %	46.18 %



Northern California Cities Self-Insurance Fund - Long Term

November 30, 2015

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
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



Reconciliation Summary

As of 11/30/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,942,118.54
Acquisition	
+ Security Purchases	\$429,961.30
+ Money Market Fund Purchases	\$80,154.57
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$510,115.87
Dispositions	
- Security Sales	\$347,760.35
- Money Market Fund Sales	\$97,585.99
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$3,116.83
Total Dispositions	\$448,463.17
Amortization/Accretion	
+/- Net Accretion	(\$3,401.40)
	(\$3,401.40)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$1,857.50
	\$1,857.50
Ending Book Value	\$24,002,227.34

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$139,494.56
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$347,760.35
Accrued Interest Received	\$1,488.71
Interest Received	\$60,163.99
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	\$3,116.83
Total Acquisitions	\$412,529.88
Disposition	
Withdrawals	\$0.00
Security Purchase	\$429,961.30
Accrued Interest Paid	\$0.00
Total Dispositions	\$429,961.30
Ending Book Value	\$122,063.14

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

December 1, 2015 through December 31, 2015

Chandler Team

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Custodian

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PORTFOLIO CHARACTERISTICS

Average Duration	2.53
Average Coupon	1.31 %
Average Purchase YTM	1.36 %
Average Market YTM	1.39 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.73 yrs
Average Life	2.61 yrs

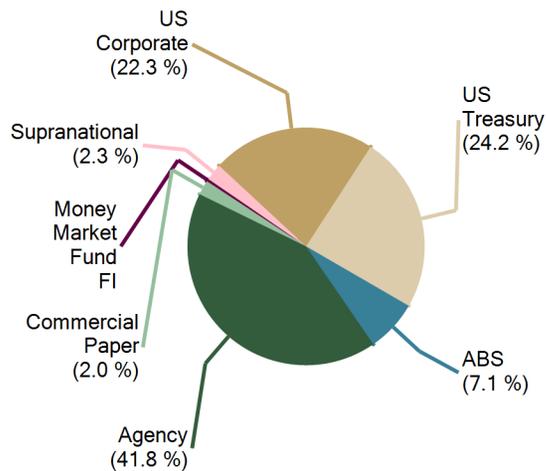
ACCOUNT SUMMARY

	Beg. Values as of 11/30/15	End Values as of 12/31/15
Market Value	23,414,223	23,380,492
Accrued Interest	62,990	72,043
Total Market Value	23,477,214	23,452,535
Income Earned	26,019	26,566
Cont/WD		0
Par	23,453,965	23,474,329
Book Value	23,390,977	23,410,250
Cost Value	23,398,863	23,421,004

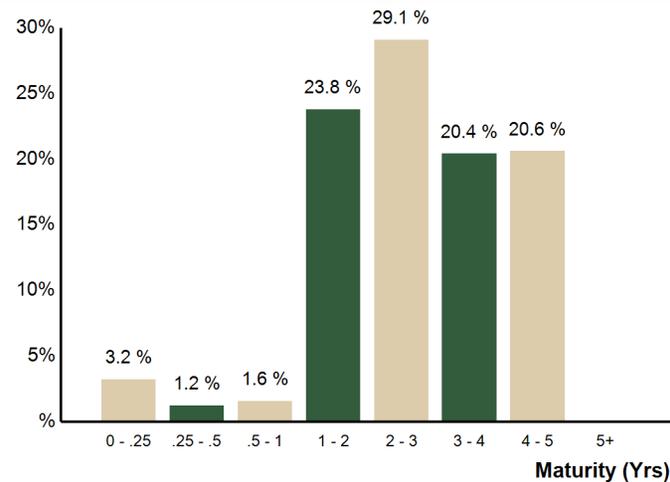
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.2 %
Federal National Mortgage Assoc	15.2 %
Federal Home Loan Mortgage Corp	13.5 %
Federal Home Loan Bank	10.6 %
Intl Bank Recon and Development	2.3 %
Honda ABS	2.2 %
Toyota ABS	2.0 %
John Deere ABS	2.0 %
Total	72.0 %

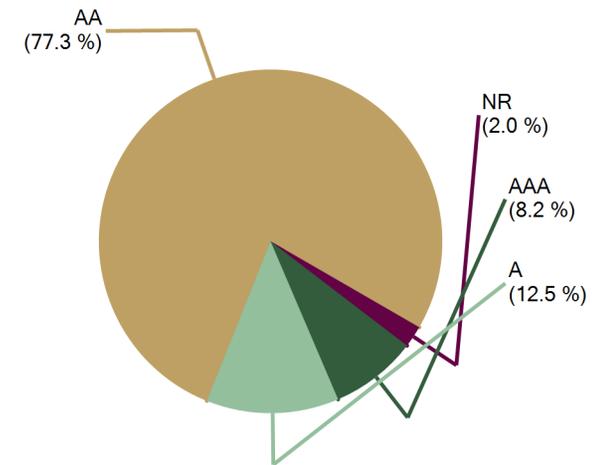
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 12/31/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 12/31/1997	Since 12/31/1997
					3 Yrs	5 Yrs	10 Yrs		
Northern CA Cities Self Ins. Fund Short Term	-0.11 %	-0.45 %	1.14 %	1.14 %	0.90 %	1.48 %	3.36 %	4.22 %	110.36 %
BAML 1-5 Yr US Treasury/Agency Index	-0.15 %	-0.65 %	0.97 %	0.97 %	0.68 %	1.24 %	3.05 %	3.89 %	98.60 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.17 %	-0.59 %	1.05 %	1.05 %	0.80 %	1.41 %	3.10 %	3.99 %	102.31 %



Northern California Cities Self-Insurance Fund - Short Term

December 31, 2015

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
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



Reconciliation Summary

As of 12/31/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,390,976.92
Acquisition	
+ Security Purchases	\$354,344.40
+ Money Market Fund Purchases	\$69,482.02
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$423,826.42
Dispositions	
- Security Sales	\$298,116.90
- Money Market Fund Sales	\$60,364.82
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$48,753.06
Total Dispositions	\$407,234.78
Amortization/Accretion	
+/- Net Accretion	\$922.18
	\$922.18
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$1,759.70
	\$1,759.70
Ending Book Value	\$23,410,250.44

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$72,712.51
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$298,116.90
Accrued Interest Received	\$940.63
Interest Received	\$16,213.93
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	\$48,753.06
Total Acquisitions	\$364,024.52
Disposition	
Withdrawals	\$0.00
Security Purchase	\$354,344.40
Accrued Interest Paid	\$562.92
Total Dispositions	\$354,907.32
Ending Book Value	\$81,829.71

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

December 1, 2015 through December 31, 2015

Chandler Team

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PORTFOLIO CHARACTERISTICS

Average Duration	3.66
Average Coupon	2.14 %
Average Purchase YTM	1.94 %
Average Market YTM	1.73 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	4.02 yrs
Average Life	3.90 yrs

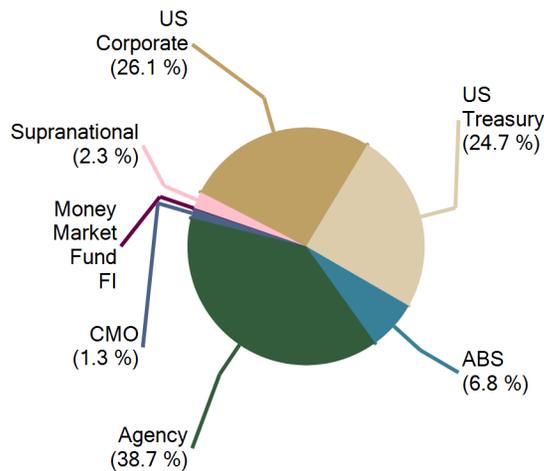
ACCOUNT SUMMARY

	Beg. Values as of 11/30/15	End Values as of 12/31/15
Market Value	24,245,162	24,202,783
Accrued Interest	116,501	120,633
Total Market Value	24,361,662	24,323,416
Income Earned	38,450	38,803
Cont/WD		0
Par	23,945,148	23,969,336
Book Value	24,002,227	24,036,898
Cost Value	24,218,685	24,256,959

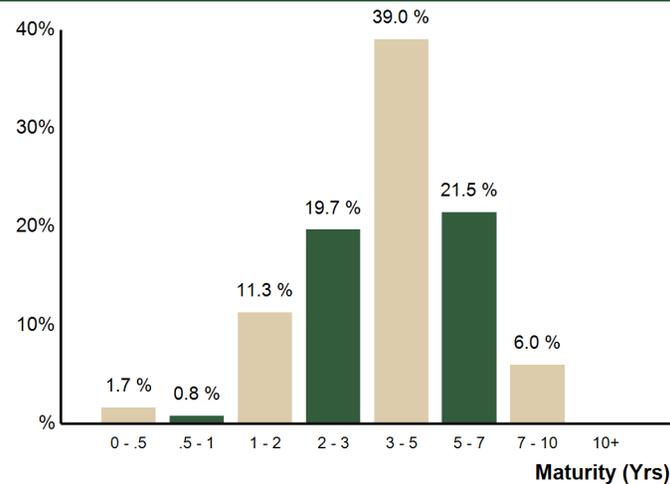
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.7 %
Federal National Mortgage Assoc	12.0 %
Federal Home Loan Mortgage Corp	10.8 %
Tennessee Valley Authority	8.5 %
Federal Home Loan Bank	8.1 %
Honda ABS	2.8 %
Intl Bank Recon and Development	2.3 %
John Deere ABS	2.1 %
Total	71.3 %

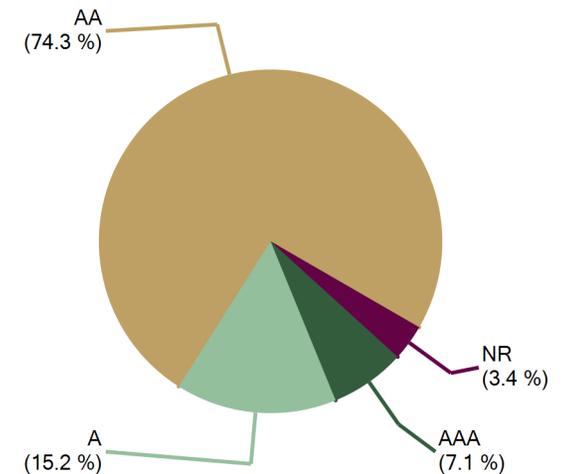
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 12/31/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 5/31/2006	Since 5/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	-0.16 %	-0.62 %	1.58 %	1.58 %	1.10 %	2.41 %	N/A	4.29 %	49.62 %
BAML 1-10 Yr US Treasury/Agency Index	-0.19 %	-0.84 %	1.24 %	1.24 %	0.80 %	2.10 %	N/A	3.92 %	44.52 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	-0.22 %	-0.66 %	1.35 %	1.35 %	1.05 %	2.44 %	N/A	4.02 %	45.86 %



Northern California Cities Self-Insurance Fund - Long Term

December 31, 2015

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
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



Reconciliation Summary

As of 12/31/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$24,002,227.34
Acquisition	
+ Security Purchases	\$339,055.01
+ Money Market Fund Purchases	\$241,718.12
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$580,773.13
Dispositions	
- Security Sales	\$0.00
- Money Market Fund Sales	\$342,382.29
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$165,000.00
- Principal Paydowns	\$35,147.58
Total Dispositions	\$542,529.87
Amortization/Accretion	
+/- Net Accretion	(\$3,572.54)
	(\$3,572.54)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$0.00
	\$0.00
Ending Book Value	\$24,036,898.06

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$122,063.14
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$0.00
Accrued Interest Received	\$0.00
Interest Received	\$41,394.54
Dividend Received	\$0.00
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$165,000.00
Interest from Calls/Redemption	\$176.00
Principal Paydown	\$35,147.58
Total Acquisitions	\$241,718.12
Disposition	
Withdrawals	\$0.00
Security Purchase	\$339,055.01
Accrued Interest Paid	\$3,327.28
Total Dispositions	\$342,382.29
Ending Book Value	\$21,398.97

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

January 1, 2016 through January 31, 2016

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	2.46
Average Coupon	1.31 %
Average Purchase YTM	1.35 %
Average Market YTM	1.09 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.65 yrs
Average Life	2.53 yrs

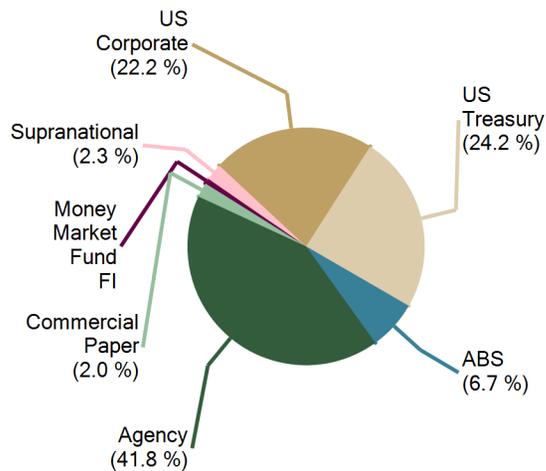
ACCOUNT SUMMARY

	Beg. Values as of 12/31/15	End Values as of 1/31/16
Market Value	23,380,492	23,604,029
Accrued Interest	72,043	74,713
Total Market Value	23,452,535	23,678,742
Income Earned	26,566	26,606
Cont/WD		0
Par	23,474,329	23,497,364
Book Value	23,410,250	23,434,186
Cost Value	23,421,004	23,444,052

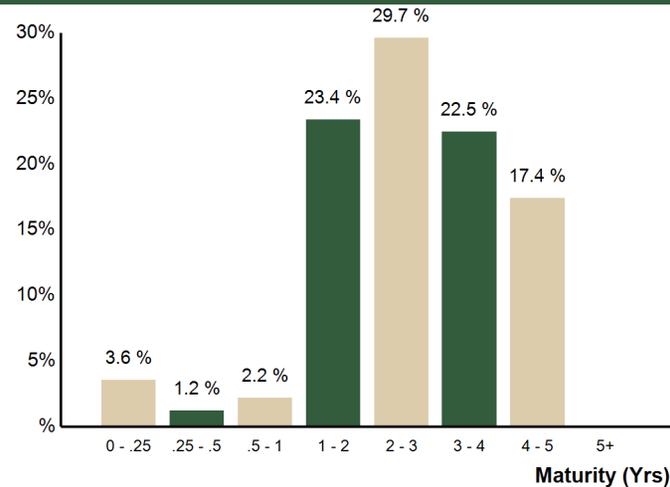
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.2 %
Federal National Mortgage Assoc	15.2 %
Federal Home Loan Mortgage Corp	13.5 %
Federal Home Loan Bank	10.6 %
Intl Bank Recon and Development	2.3 %
Honda ABS	2.0 %
Bank of Tokyo-Mit UFJ	2.0 %
Toyota ABS	2.0 %
Total	71.8 %

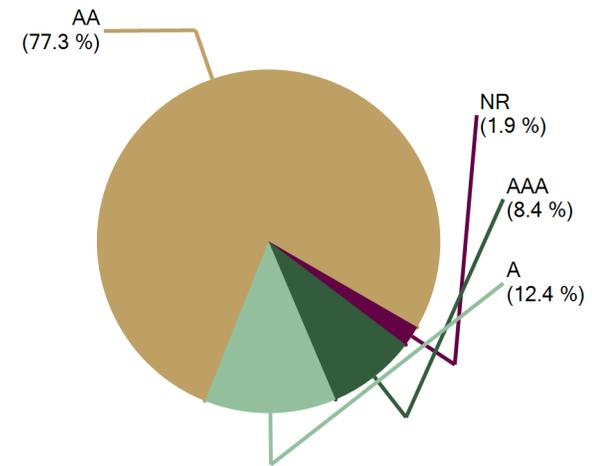
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 1/31/2016	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	0.96 %	0.60 %	0.96 %	1.15 %	1.25 %	1.62 %	3.44 %	4.25 %	112.38 %
BAML 1-5 Yr US Treasury/Agency Index	1.06 %	0.62 %	1.06 %	1.05 %	1.08 %	1.39 %	3.15 %	3.93 %	100.72 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	1.01 %	0.59 %	1.01 %	1.06 %	1.17 %	1.54 %	3.19 %	4.03 %	104.35 %



Northern California Cities Self-Insurance Fund - Short Term
January 31, 2016

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
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



Reconciliation Summary

As of 1/31/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,410,250.44
Acquisition	
+ Security Purchases	\$0.00
+ Money Market Fund Purchases	\$90,948.53
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$90,948.53
Dispositions	
- Security Sales	\$0.00
- Money Market Fund Sales	\$0.00
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$67,913.05
Total Dispositions	\$67,913.05
Amortization/Accretion	
+/- Net Accretion	\$899.90
	\$899.90
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$0.00
	\$0.00
Ending Book Value	\$23,434,185.82

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$81,829.71
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$0.00
Accrued Interest Received	\$0.00
Interest Received	\$23,033.97
Dividend Received	\$1.51
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$67,913.05
Total Acquisitions	\$90,948.53
Disposition	
Withdrawals	\$0.00
Security Purchase	\$0.00
Accrued Interest Paid	\$0.00
Total Dispositions	\$0.00
Ending Book Value	\$172,778.24

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

January 1, 2016 through January 31, 2016

Chandler Team

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Custodian

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Company
Gaby Rodriguez
(213)630-6461

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PORTFOLIO CHARACTERISTICS

Average Duration	3.61
Average Coupon	2.13 %
Average Purchase YTM	1.93 %
Average Market YTM	1.37 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.95 yrs
Average Life	3.83 yrs

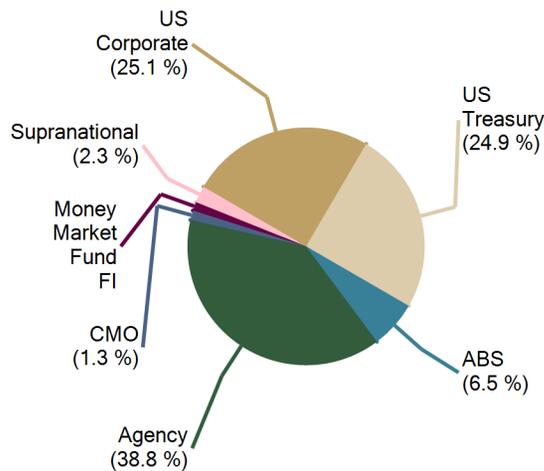
ACCOUNT SUMMARY

	Beg. Values as of 12/31/15	End Values as of 1/31/16
Market Value	24,202,783	24,572,810
Accrued Interest	120,633	126,161
Total Market Value	24,323,416	24,698,971
Income Earned	38,803	39,077
Cont/WD		0
Par	23,969,336	24,006,568
Book Value	24,036,898	24,070,448
Cost Value	24,256,959	24,291,783

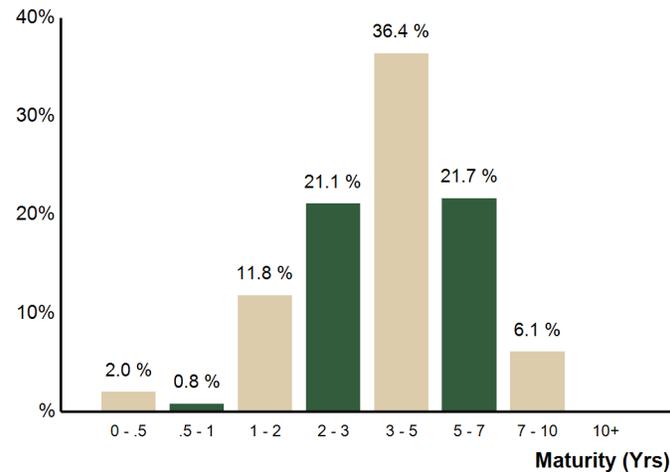
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.9 %
Federal National Mortgage Assoc	12.0 %
Federal Home Loan Mortgage Corp	10.8 %
Tennessee Valley Authority	8.5 %
Federal Home Loan Bank	8.2 %
Honda ABS	2.7 %
Intl Bank Recon and Development	2.3 %
John Deere ABS	2.0 %
Total	71.3 %

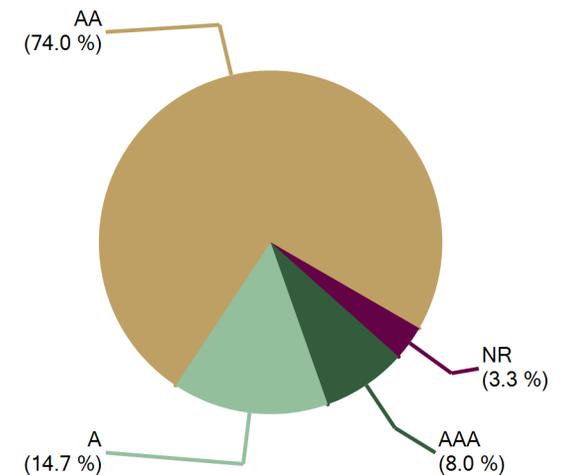
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 1/31/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 5/31/2006	Since 5/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	1.54 %	1.10 %	1.54 %	1.48 %	1.74 %	2.66 %	N/A	4.42 %	51.93 %
BAML 1-10 Yr US Treasury/Agency Index	1.57 %	1.04 %	1.57 %	1.14 %	1.48 %	2.36 %	N/A	4.05 %	46.80 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	1.41 %	0.93 %	1.41 %	1.07 %	1.66 %	2.66 %	N/A	4.13 %	47.91 %



Northern California Cities Self-Insurance Fund - Long Term
January 31, 2016

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
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



Reconciliation Summary

As of 1/31/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$24,036,898.06
Acquisition	
+ Security Purchases	\$0.00
+ Money Market Fund Purchases	\$272,767.85
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$272,767.85
Dispositions	
- Security Sales	\$0.00
- Money Market Fund Sales	\$0.00
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$180,000.00
- Calls	\$0.00
- Principal Paydowns	\$55,536.34
Total Dispositions	\$235,536.34
Amortization/Accretion	
+/- Net Accretion	(\$3,681.86)
	(\$3,681.86)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$0.00
	\$0.00
Ending Book Value	\$24,070,447.71

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$21,398.97
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$0.00
Accrued Interest Received	\$0.00
Interest Received	\$37,229.95
Dividend Received	\$1.56
Principal on Maturities	\$180,000.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$55,536.34
Total Acquisitions	\$272,767.85
Disposition	
Withdrawals	\$0.00
Security Purchase	\$0.00
Accrued Interest Paid	\$0.00
Total Dispositions	\$0.00
Ending Book Value	\$294,166.82

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

February 1, 2016 through February 29, 2016

Chandler Team

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Custodian

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PORTFOLIO CHARACTERISTICS

Average Duration	2.47
Average Coupon	1.30 %
Average Purchase YTM	1.36 %
Average Market YTM	1.08 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.66 yrs
Average Life	2.53 yrs

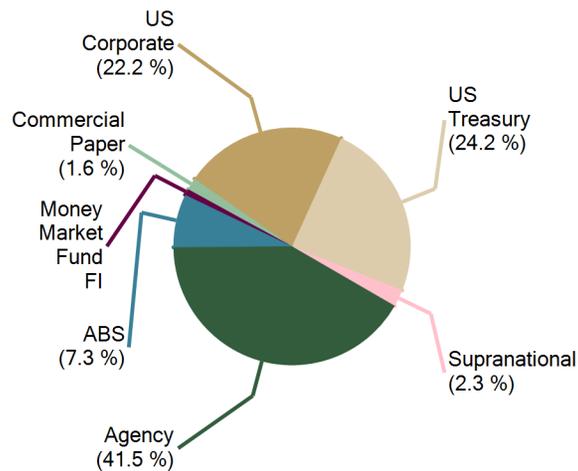
ACCOUNT SUMMARY

	Beg. Values as of 1/31/16	End Values as of 2/29/16
Market Value	23,604,029	23,655,671
Accrued Interest	74,713	74,232
Total Market Value	23,678,742	23,729,903
Income Earned	26,606	26,215
Cont/WD		0
Par	23,497,364	23,528,186
Book Value	23,434,186	23,462,474
Cost Value	23,444,052	23,457,154

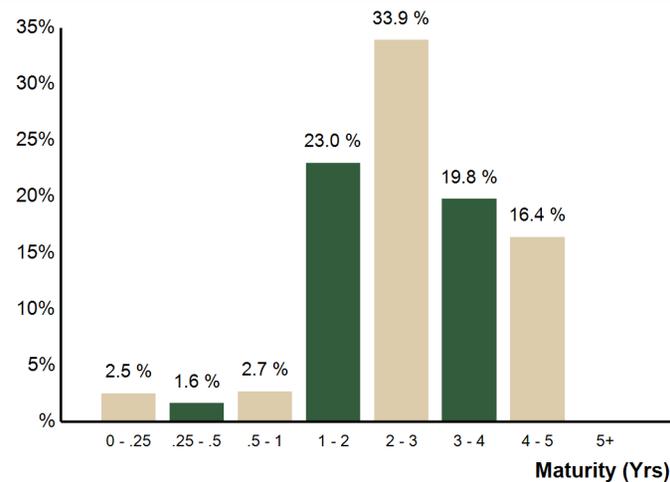
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.2 %
Federal National Mortgage Assoc	15.2 %
Federal Home Loan Mortgage Corp	12.0 %
Federal Home Loan Bank	11.8 %
Honda ABS	2.8 %
Intl Bank Recon and Development	2.3 %
Toyota ABS	1.9 %
John Deere ABS	1.8 %
Total	72.0 %

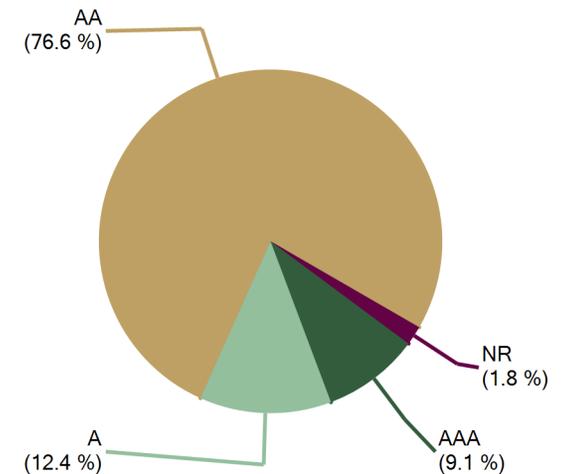
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 2/29/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 12/31/1997	Since 12/31/1997
					3 Yrs	5 Yrs	10 Yrs		
Northern CA Cities Self Ins. Fund Short Term	0.22 %	1.08 %	1.18 %	1.76 %	1.25 %	1.68 %	3.45 %	4.25 %	112.84 %
BAML 1-5 Yr US Treasury/Agency Index	0.24 %	1.16 %	1.31 %	1.79 %	1.08 %	1.49 %	3.17 %	3.92 %	101.20 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.22 %	1.06 %	1.23 %	1.75 %	1.16 %	1.62 %	3.21 %	4.03 %	104.81 %



Northern California Cities Self-Insurance Fund - Short Term

February 29, 2016

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
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



Reconciliation Summary

As of 2/29/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,434,185.82
Acquisition	
+ Security Purchases	\$972,463.10
+ Money Market Fund Purchases	\$602,780.96
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$1,575,244.06
Dispositions	
- Security Sales	\$453,155.55
- Money Market Fund Sales	\$574,079.10
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$469,389.00
- Calls	\$0.00
- Principal Paydowns	\$52,880.68
Total Dispositions	\$1,549,504.33
Amortization/Accretion	
+/- Net Accretion	\$957.00
	\$957.00
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$1,591.20
	\$1,591.20
Ending Book Value	\$23,462,473.75

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$172,778.24
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$453,155.55
Accrued Interest Received	\$3,765.28
Interest Received	\$21,362.20
Dividend Received	\$1.25
Principal on Maturities	\$469,389.00
Interest on Maturities	\$611.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$52,880.68
Total Acquisitions	\$1,001,164.96
Disposition	
Withdrawals	\$0.00
Security Purchase	\$972,463.10
Accrued Interest Paid	\$0.00
Total Dispositions	\$972,463.10
Ending Book Value	\$201,480.10

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

February 1, 2016 through February 29, 2016

Chandler Team

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Custodian

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PORTFOLIO CHARACTERISTICS

Average Duration	3.61
Average Coupon	2.10 %
Average Purchase YTM	1.92 %
Average Market YTM	1.32 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.93 yrs
Average Life	3.82 yrs

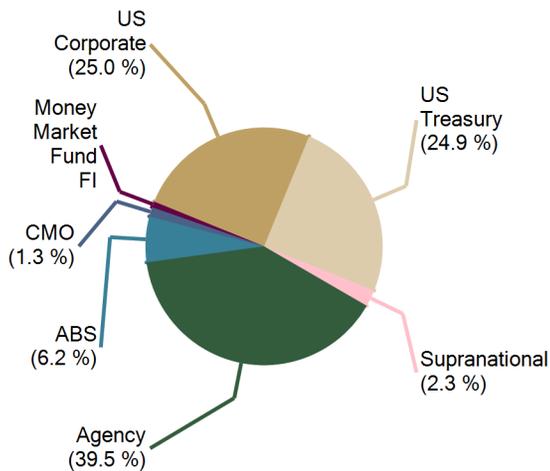
ACCOUNT SUMMARY

	Beg. Values as of 1/31/16	End Values as of 2/29/16
Market Value	24,572,810	24,693,075
Accrued Interest	126,161	110,200
Total Market Value	24,698,971	24,803,276
Income Earned	39,077	38,545
Cont/WD		0
Par	24,006,568	24,077,265
Book Value	24,070,448	24,131,439
Cost Value	24,291,783	24,335,983

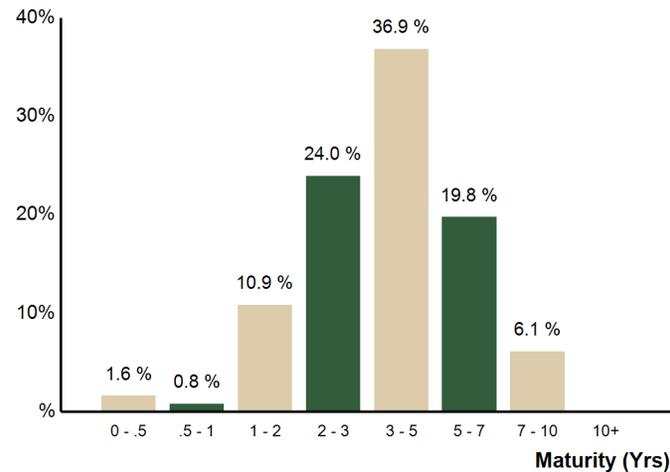
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.9 %
Federal National Mortgage Assoc	12.0 %
Federal Home Loan Mortgage Corp	10.8 %
Federal Home Loan Bank	9.0 %
Tennessee Valley Authority	8.4 %
Honda ABS	2.6 %
Intl Bank Recon and Development	2.3 %
John Deere ABS	1.8 %
Total	71.8 %

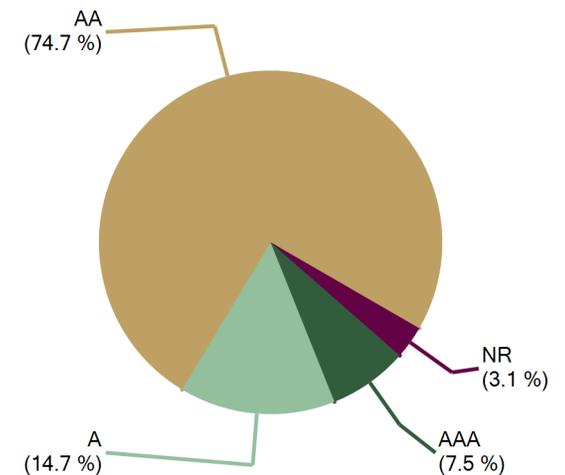
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 2/29/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 5/31/2006	Since 5/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Northern Cal. Cities Self Ins. Fund Long Term	0.42 %	1.81 %	1.97 %	2.71 %	1.74 %	2.76 %	N/A	4.43 %	52.57 %
BAML 1-10 Yr US Treasury/Agency Index	0.49 %	1.87 %	2.07 %	2.55 %	1.49 %	2.51 %	N/A	4.07 %	47.51 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	0.48 %	1.67 %	1.89 %	2.36 %	1.66 %	2.77 %	N/A	4.15 %	48.61 %



Northern California Cities Self-Insurance Fund - Long Term

February 29, 2016

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
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or better by S&P or Moody; 30% maximum; 5 years max maturity	Complies
Municipal Securities	5 years max maturity	Complies
Asset-backed/MBS/CMOs	20% maximum; AA by S&P or Moody; 5 years max maturity	Complies
Banker's Acceptances	40% maximum; 180 days max maturity	Complies
Commercial Paper	A1/P1 by S&P or Moody ; 25% maximum; 270 days max maturity	Complies
Medium Term Notes	30% maximum; A rated by S&P or Moody's; 5 years max maturity	Complies
Money Market Acct	20% maximum; AAA by S&P and Moody	Complies
Mutual Funds	20% maximum; AAA	Complies
Negotiable CDs	30% maximum; 5 years max maturity	Complies
Time Certificates of Deposit	5 years max maturity	Complies
LAIF	\$50 million	Complies
Repurchase Agreements	1 year max maturity; Not used by Investment Adviser	Complies
CMOs with collateral not specifically GNMA, FHLMC, FNMA	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Futures and Options	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies
Max Per Issuer	5% (except US Treasury and US Agency issuers)	Complies
Maximum Maturity	10 years	Complies



Reconciliation Summary

As of 2/29/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$24,070,447.71
Acquisition	
+ Security Purchases	\$418,303.20
+ Money Market Fund Purchases	\$115,767.36
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$534,070.56
Dispositions	
- Security Sales	\$206,185.59
- Money Market Fund Sales	\$210,041.67
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$60,028.64
Total Dispositions	\$476,255.90
Amortization/Accretion	
+/- Net Accretion	(\$3,309.47)
	(\$3,309.47)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$6,485.73
	\$6,485.73
Ending Book Value	\$24,131,438.63

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$294,166.82
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$206,185.59
Accrued Interest Received	\$2,075.94
Interest Received	\$55,737.42
Dividend Received	\$1.30
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$60,028.64
Total Acquisitions	\$324,028.89
Disposition	
Withdrawals	\$0.00
Security Purchase	\$418,303.20
Accrued Interest Paid	\$0.00
Total Dispositions	\$418,303.20
Ending Book Value	\$199,892.51



BETTY T. YEE

California State Controller

LOCAL AGENCY INVESTMENT FUND
REMITTANCE ADVICE

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

As of 01/15/2016, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 12/31/2015.

Earnings Ratio		.00001006140492611
Interest Rate		0.37%
Dollar Day Total	\$	457,196,872.42
Quarter End Principal Balance	\$	5,243,058.99
Quarterly Interest Earned	\$	4,600.04



Agenda Item G.1.

**QUARTERLY FINANCIAL REPORT FOR PERIOD ENDING
DECEMBER 31, 2015**

ACTION ITEM

ISSUE: The Executive Committee receives quarterly a report on the financial status of NCCSIF. James Marta & Company will review these with the NCCSIF's Financials for the Quarter ending December 31, 2015 to the Executive Committee.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: None

BACKGROUND: Each quarter the Executive Committee 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 December 31, 2015

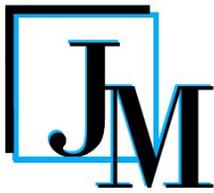
FINANCIAL REPORT

**DECEMBER 31, 2015
AND FOR THE
SIX MONTHS THEN ENDED**

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
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December 31, 2015

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James Marta & Company LLP

Certified Public Accountants

Accounting, Auditing, Tax, and Consulting

ACCOUNTANT'S COMPILATION REPORT

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

Management is responsible for the accompanying statement of financial position of Northern California Cities Self Insurance Fund as of December 31, 2015, and the related statement of revenues, expenses and changes in net position for the six months then ended and the related notes to the financial statements in accordance with accounting principles generally accepted in the United States of America. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the financial statements nor were we required to perform any procedures to verify the accuracy or the completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

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

The supplementary information on pages 4 through 24 is presented for purposes of additional analysis and is not a required part of the basic financial statements. The information is the representation of management. The information was subject to our compilation engagement; however, we have not audited or reviewed the information and, accordingly, do not express an opinion, a conclusion, nor provide any assurance on such information.

A statement of cash flows for the six months ended December 31, 2015 has not been presented. Accounting principles generally accepted in the United States of America require that such a statement of cash flows 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 December 31, 2015, contrary to accounting principles generally accepted in the United States of America which bar the presentation of designations of net position on the Statement of Net Position.

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

James Marta & Company LLP

James Marta & Company LLP
Certified Public Accountants
Sacramento, California
February 25, 2015

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Net Position
December 31, 2015**

Assets

Current Assets	
Cash and Cash Equivalents	\$ 5,592,327
Accounts Receivable	360,654
Interest Receivable	192,677
Excess Accounts Receivable	397,627
Prepaid Expense	<u>1,554,814</u>
Total Current Assets	<u>8,098,099</u>
Non-Current Assets	
Investments*	<u>47,583,277</u>
Total Assets	<u>\$ 55,681,376</u>

Liabilities & Net Position

Current Liabilities	
Accounts Payable	\$ 86,441
Deferred Revenue	<u>3,499,071</u>
Total Current Liabilities	<u>3,585,512</u>
Non-Current Liabilities	
Outstanding Liabilities*	40,345,429
ULAE*	<u>1,722,775</u>
Total Non-Current Liabilities	<u>42,068,204</u>
Total Liabilities	<u>\$ 45,653,716</u>
Net Position	
Designated for Contingency	200,000
Designated for Safety Grants	287,797
Undesignated	<u>9,539,864</u>
Total Net Position	<u>10,027,661</u>
Liability & Net Position	<u>\$ 55,681,376</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 Six Months Ended December 31, 2015**

Operating Income	
Administration Deposit	\$ 372,684
Banking Layer Deposit	3,689,907
Shared Risk Layer	2,225,985
Excess Deposit/Premium	1,025,757
Property/Crime Insurance Income	489,675
Risk Management Grants	152,449
Excess Insurance Refund	274,337
Total Operating Income	8,230,794
Operating Expenses	
Claims Paid	3,978,771
O/S Liability adj.	1,267,006
ULAE	55,039
Consultants	29,544
Administration-Other	-
Safety Service	188,891
Claims Administration	538,323
Program Administration	178,684
Board Expenses	4,780
Excess Insurance	1,011,634
Property/Crime Insurance Expense	490,731
Member Identity Theft Protection	11,470
Total Operating Expenses	7,754,873
Operating Income (Loss)	475,921
Non-Operating Income	
Change in Fair Market Value	(194,049)
Investment Income	365,667
Total Non-Operating Income	171,618
Change in Net Position	647,539
Beginning Net Position	9,380,122
Ending Net Position	\$ 10,027,661

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
December 31, 2015**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Current Assets				
Cash and Cash Equivalents	\$ 2,969,507	\$ 242,967	\$ 995,977	\$ 1,730,563
Accounts Receivable	274,337	-	274,337	-
Interest Receivable	51,321	1,321	27,676	22,324
Excess Accounts Receivable	59,001	-	59,001	-
Prepaid Expense	1,000,426	46,250	954,176	-
Total Current Assets	4,354,592	290,538	2,311,167	1,752,887
Non-Current Assets				
Investments*	10,970,216	71,498	6,514,752	4,383,966
Total Assets	\$ 15,324,808	\$ 362,036	\$ 8,825,919	\$ 6,136,853
Current Liabilities				
Accounts Payable	\$ 33,738	\$ 3,898	\$ 277	\$ 29,563
Deferred Revenue	2,785,152	198,869	1,658,170	928,113
Total Current Liabilities	2,818,890	202,767	1,658,447	957,676
Non-Current Liabilities				
Outstanding Liabilities*	10,574,852	-	7,399,634	3,175,218
Total Non-Current Liabilities	10,574,852	-	7,399,634	3,175,218
Total Liabilities	\$ 13,393,742	\$ 202,767	\$ 9,058,081	\$ 4,132,894
Net Position				
Designated for Contingency	100,000	100,000	-	-
Undesignated	1,831,066	59,269	(232,162)	2,003,959
Total Net Position	1,931,066	159,269	(232,162)	2,003,959
Liability & Net Position	\$ 15,324,808	\$ 362,036	\$ 8,825,919	\$ 6,136,853

*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
December 31, 2015**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Folsom	City of Galt	City of Gridley	City of Ione
Current Assets									
Cash and Cash Equivalents	\$ 37,981	\$ 67,167	\$ 1,464	\$ 49,801	\$ 43,858	\$ 499,150	\$ 128,014	\$ 49,030	\$ 17,315
Accounts Receivable	-	-	-	-	-	-	-	-	-
Interest Receivable	633	365	43	308	761	7,696	1,403	593	109
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
Total Current Assets	38,614	67,532	1,507	50,109	44,619	506,846	129,417	49,623	17,424
Non-Current Assets									
Investments*	130,195	141,625	2,508	30,507	163,789	1,585,908	247,309	113,911	12,352
Total Assets	\$ 168,809	\$ 209,157	\$ 4,015	\$ 80,616	\$ 208,408	\$ 2,092,754	\$ 376,726	\$ 163,534	\$ 29,776
Current Liabilities									
Accounts Payable	\$ 497	\$ 3,926	\$ 84	\$ 388	\$ 1,438	\$ 5,481	\$ 1,975	\$ 26	\$ 5
Deferred Revenue	16,787	42,635	8,124	15,302	20,103	275,079	67,907	19,550	5,610
Total Current Liabilities	17,284	46,561	8,208	15,690	21,541	280,560	69,882	19,576	5,615
Non-Current Liabilities									
Outstanding Liabilities*	48,225	186,952	54,350	115,779	27,519	910,976	179,801	22,049	15,611
Total Non-Current Liabilities	48,225	186,952	54,350	115,779	27,519	910,976	179,801	22,049	15,611
Total Liabilities	\$ 65,509	\$ 233,513	\$ 62,558	\$ 131,469	\$ 49,060	\$ 1,191,536	\$ 249,683	\$ 41,625	\$ 21,226
Net Position									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	103,300	(24,356)	(58,543)	(50,853)	159,348	901,218	127,043	121,909	8,550
Total Net Position	103,300	(24,356)	(58,543)	(50,853)	159,348	901,218	127,043	121,909	8,550
Liability & Net Position	\$ 168,809	\$ 209,157	\$ 4,015	\$ 80,616	\$ 208,408	\$ 2,092,754	\$ 376,726	\$ 163,534	\$ 29,776

*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
December 31, 2015**

	City of Jackson	City of Lincoln	City of Marysville	City of Oroville	City of Paradise	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets										
Cash and Cash Equivalents	\$ 16,403	\$ 124,993	\$ 122,281	\$ 72,328	\$ 84,120	\$ 165,486	\$ 24,093	\$ 90,384	\$ 35,942	\$ 100,753
Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Interest Receivable	49	1,646	865	722	1,134	1,222	251	1,655	342	2,527
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
Total Current Assets	16,452	126,639	123,146	73,050	85,254	166,708	24,344	92,039	36,284	103,280
Non-Current Assets										
Investments*	1,157	314,251	129,521	121,070	232,746	161,153	44,472	334,367	62,668	554,457
Total Assets	\$ 17,609	\$ 440,890	\$ 252,667	\$ 194,120	\$ 318,000	\$ 327,861	\$ 68,816	\$ 426,406	\$ 98,952	\$ 657,737
Current Liabilities										
Accounts Payable	\$ 13	\$ 1,075	\$ 2,789	\$ 592	\$ 5,225	\$ 774	\$ 71	\$ 2,772	\$ 306	\$ 2,126
Deferred Revenue	21,500	74,577	45,203	34,234	26,280	70,877	11,905	79,588	6,572	86,280
Total Current Liabilities	21,513	75,652	47,992	34,826	31,505	71,651	11,976	82,360	6,878	88,406
Non-Current Liabilities										
Outstanding Liabilities*	3,175	173,717	315,509	112,884	253,455	142,011	10,513	278,572	60,732	263,388
Total Non-Current Liabilities	3,175	173,717	315,509	112,884	253,455	142,011	10,513	278,572	60,732	263,388
Total Liabilities	\$ 24,688	\$ 249,369	\$ 363,501	\$ 147,710	\$ 284,960	\$ 213,662	\$ 22,489	\$ 360,932	\$ 67,610	\$ 351,794
Net Position										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	(7,079)	191,521	(110,834)	46,410	33,040	114,199	46,327	65,474	31,342	305,943
Total Net Position	(7,079)	191,521	(110,834)	46,410	33,040	114,199	46,327	65,474	31,342	305,943
Liability & Net Position	\$ 17,609	\$ 440,890	\$ 252,667	\$ 194,120	\$ 318,000	\$ 327,861	\$ 68,816	\$ 426,406	\$ 98,952	\$ 657,737

*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 Six Months Ended December 31, 2015

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 198,869	\$ 198,869	\$ -	\$ -
Banking Layer Deposit	928,113	-	-	928,113
Shared Risk Layer	741,449	-	741,449	-
Excess Deposit/Premium	427,046	-	427,046	-
Property/Crime Insurance Income	489,675	-	489,675	-
Excess Insurance Refund	274,337	-	274,337	-
Total Operating Income	3,059,489	198,869	1,932,507	928,113
Operating Expenses				
Claims Paid	1,207,918	-	524,138	683,780
O/S Liability adj.	315,883	-	223,415	92,468
Consultants	15,195	15,195	-	-
Safety Service	90,401	90,401	-	-
Program Administration	96,635	96,635	-	-
Board Expenses	2,390	2,390	-	-
Excess Insurance	463,446	-	463,446	-
Property/Crime Insurance Expense	490,731	-	490,731	-
Member Identity Theft Protection	11,470	11,470	-	-
Total Operating Expense	2,694,069	216,091	1,701,730	776,248
Operating Income (Loss)	365,420	(17,222)	230,777	151,865
Non-Operating Income				
Change in Fair Market Value	(55,069)	(3,697)	(49,290)	(2,082)
Investment Income	105,124	743	60,108	44,273
Total Non-Operating Income	50,055	(2,954)	10,818	42,191
Change in Net Position	415,475	(20,176)	241,595	194,056
Beginning Net Position	1,515,591	179,445	(473,757)	1,809,903
Ending Net Position	\$ 1,931,066	\$ 159,269	\$ (232,162)	\$ 2,003,959

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 Six Months Ended December 31, 2015**

	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	16,787	42,635	8,124	15,302	20,103	275,079	67,907	19,550	5,610
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-
Excess Insurance Refund	-	-	-	-	-	-	-	-	-
Total Operating Income	16,787	42,635	8,124	15,302	20,103	275,079	67,907	19,550	5,610
Operating Expenses									
Claims Paid	11,444	34,229	23,076	13,935	12,661	102,187	32,704	3,859	975
O/S Liability adj.	(6,107)	87,599	(15,502)	23,764	9,038	(60,836)	13,852	7,112	12,169
Consultants	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-
Member Identity Theft Protection	-	-	-	-	-	-	-	-	-
Total Operating Expense	5,337	121,828	7,574	37,699	21,699	41,351	46,556	10,971	13,144
Operating Income (Loss)	11,450	(79,193)	550	(22,397)	(1,596)	233,728	21,351	8,579	(7,534)
Non-Operating Income									
Change in Fair Market Value	(611)	994	282	15	645	(1,741)	(234)	(56)	16
Investment Income	1,220	741	124	717	1,184	15,806	2,910	1,200	214
Total Non-Operating Income	609	1,735	406	732	1,829	14,065	2,676	1,144	230
Change in Net Position	12,059	(77,458)	956	(21,665)	233	247,793	24,027	9,723	(7,304)
Beginning Net Position	91,241	53,102	(59,499)	(29,188)	159,115	653,425	103,016	112,186	15,854
Ending Net Position	\$ 103,300	\$ (24,356)	\$ (58,543)	\$ (50,853)	\$ 159,348	\$ 901,218	\$ 127,043	\$ 121,909	\$ 8,550

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 Six Months Ended December 31, 2015**

	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	21,500	74,577	45,203	34,234	26,280	70,877	11,905	79,588	6,572	86,280
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-	-
Excess Insurance Refund	-	-	-	-	-	-	-	-	-	-
Total Operating Income	21,500	74,577	45,203	34,234	26,280	70,877	11,905	79,588	6,572	86,280
Operating Expenses										
Claims Paid	-	70,192	73,139	34,271	10,361	36,517	13,139	82,097	1,308	127,686
O/S Liability adj.	702	26,148	(36,977)	1,333	(10,380)	(38,381)	301	42,397	40,820	(4,584)
Consultants	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-
Member Identity Theft Protection	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	702	96,340	36,162	35,604	(19)	(1,864)	13,440	124,494	42,128	123,102
Operating Income (Loss)	20,798	(21,763)	9,041	(1,370)	26,299	72,741	(1,535)	(44,906)	(35,556)	(36,822)
Non-Operating Income										
Change in Fair Market Value	574	(1,140)	290	6	(351)	(1,032)	25	1,258	151	(1,173)
Investment Income	(21)	3,425	1,469	1,378	2,178	2,503	484	3,219	549	4,973
Total Non-Operating Income	553	2,285	1,759	1,384	1,827	1,471	509	4,477	700	3,800
Change in Net Position	21,351	(19,478)	10,800	14	28,126	74,212	(1,026)	(40,429)	(34,856)	(33,022)
Beginning Net Position	(28,430)	210,999	(121,634)	46,396	4,914	39,987	47,353	105,903	66,198	338,965
Ending Net Position	\$ (7,079)	\$ 191,521	\$ (110,834)	\$ 46,410	\$ 33,040	\$ 114,199	\$ 46,327	\$ 65,474	\$ 31,342	\$ 305,943

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
December 31, 2015

	Total				Total Banking
	All Layers	Admin Layer	Shared Layer		Layer
Current Assets					
Cash and Cash Equivalents	\$ 2,622,820	\$ 6,155	\$ 1,393,656	\$	1,223,009
Accounts Receivable	86,317	(9,397)	(144,341)		240,055
Interest Receivable	141,356	2,129	66,930		72,297
Excess Accounts Receivable	338,626	-	338,626		-
Prepaid Expense	554,388	6,200	548,188		-
Total Current Assets	3,743,507	5,087	2,203,059	\$	1,535,361
Non-Current Assets					
Investments*	36,613,061	481,545	17,272,562		18,858,954
Total Assets	\$ 40,356,568	\$ 486,632	\$ 19,475,621	\$	20,394,315
Current Liabilities					
Accounts Payable	\$ 52,703	\$ 3,764	\$ 1,391	\$	47,548
Deferred Revenue	713,919	3,759	78,694		631,466
Total Current Liabilities	766,622	7,523	80,085		679,014
Non-Current Liabilities					
Outstanding Liabilities*	29,770,577	-	16,061,667		13,708,910
ULAE*	1,722,775	-	929,463		793,312
Total Non-Current Liabilities	31,493,352	-	16,991,130		14,502,222
Total Liabilities	\$ 32,259,974	\$ 7,523	\$ 17,071,215	\$	15,181,236
Net Position					
Designated for Contingency	100,000	100,000	-		-
Designated for Safety Grants	287,797	287,797	-		-
Undesignated	7,708,798	91,312	2,404,406		5,213,080
Total Net Position	8,096,595	479,109	2,404,406		5,213,080
Liability & Net Position	\$ 40,356,568	\$ 486,632	\$ 19,475,621	\$	20,394,315

*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
December 31, 2015**

	City of Anderson	City of Auburn	City of Colusa	City of Corning	City of Dixon	City of Elk Grove	City of Folsom	City of Galt	City of Gridley	City of Ione	City of Jackson
Current Assets											
Cash and Cash Equivalents	\$ 91,135	\$ 67,825	\$ 42,029	\$ 71,714	\$ 10,130	\$ 83,386	\$ 142,289	\$ 29,352	\$ 72,136	\$ 30,919	\$ 9,210
Accounts Receivable	-	-	-	16,946	43,795	-	-	-	-	2,543	-
Interest Receivable	982	2,265	703	1,049	3,295	2,968	21,316	3,921	1,752	372	1,071
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	92,117	70,090	42,732	89,709	57,220	86,354	163,605	33,273	73,888	33,834	10,281
Non-Current Assets											
Investments*	189,384	623,078	130,454	226,776	879,001	764,810	5,791,882	1,034,138	411,183	70,579	267,097
Total Assets	\$ 281,501	\$ 693,168	\$ 173,186	\$ 316,485	\$ 936,221	\$ 851,164	\$ 5,955,487	\$ 1,067,411	\$ 485,071	\$ 104,413	\$ 277,378
Current Liabilities											
Accounts Payable	\$ 1,198	\$ 1,324	\$ 372	\$ 1,100	\$ 1,880	\$ 3,382	\$ 9,985	\$ 2,614	\$ 855	\$ 189	\$ 562
Deferred Revenue	-	-	28,229	35,227	93,495	-	-	22,474	-	-	17,358
Total Current Liabilities	1,198	1,324	28,601	36,327	95,375	3,382	9,985	25,088	855	189	17,920
Non-Current Liabilities											
Outstanding Liabilities*	408,377	449,573	82,139	146,465	722,550	973,383	3,433,347	705,037	115,505	26,838	133,452
ULAE*	23,632	26,016	4,753	8,476	41,813	56,328	198,682	40,799	6,684	1,553	7,723
Total Non-Current Liabilities	432,009	475,589	86,892	154,941	764,363	1,029,711	3,632,029	745,836	122,189	28,391	141,175
Total Liabilities	\$ 433,207	\$ 476,913	\$ 115,493	\$ 191,268	\$ 859,738	\$ 1,033,093	\$ 3,642,014	\$ 770,924	\$ 123,044	\$ 28,580	\$ 159,095
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	(151,706)	216,255	57,693	125,218	76,483	(181,929)	2,313,473	296,488	362,027	75,833	118,283
Total Net Position	(151,706)	216,255	57,693	125,218	76,483	(181,929)	2,313,473	296,488	362,027	75,833	118,283
Liability & Net Position	\$ 281,501	\$ 693,168	\$ 173,186	\$ 316,485	\$ 936,221	\$ 851,164	\$ 5,955,487	\$ 1,067,411	\$ 485,071	\$ 104,413	\$ 277,378

*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
December 31, 2015

	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Current Assets											
Cash and Cash Equivalents	\$ 76,903	\$ 6,061	\$ 38,364	\$ 4,567	\$ 36,744	\$ 10,929	\$ 74,722	\$ 88,715	\$ 8,571	\$ 20,563	\$ 206,745
Accounts Receivable	-	-	-	-	-	41,207	-	-	-	-	135,564
Interest Receivable	3,286	3,061	1,086	2,109	2,808	2,610	2,355	821	7,097	1,169	6,201
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	80,189	9,122	39,450	6,676	39,552	54,746	77,077	89,536	15,668	21,732	348,510
Non-Current Assets											
Investments*	839,117	826,811	265,623	553,718	734,095	642,841	627,871	142,174	1,925,200	298,542	1,614,580
Total Assets	\$ 919,306	\$ 835,933	\$ 305,073	\$ 560,394	\$ 773,647	\$ 697,587	\$ 704,948	\$ 231,710	\$ 1,940,868	\$ 320,274	\$ 1,963,090
Current Liabilities											
Accounts Payable	\$ 988	\$ 2,144	\$ 739	\$ 2,120	\$ 2,141	\$ 1,758	\$ 3,480	\$ 560	\$ 4,127	\$ 729	\$ 5,301
Deferred Revenue	22,218	-	-	21,946	-	-	-	-	68,735	15,817	305,968
Total Current Liabilities	23,206	2,144	739	24,066	2,141	1,758	3,480	560	72,862	16,546	311,269
Non-Current Liabilities											
Outstanding Liabilities*	355,507	654,540	164,445	388,575	666,981	412,576	1,038,152	80,900	1,127,752	138,083	1,484,733
ULAE*	20,573	37,877	9,516	22,486	38,597	23,875	60,076	4,682	65,261	7,991	85,919
Total Non-Current Liabilities	376,080	692,417	173,961	411,061	705,578	436,451	1,098,228	85,582	1,193,013	146,074	1,570,652
Total Liabilities	\$ 399,286	\$ 694,561	\$ 174,700	\$ 435,127	\$ 707,719	\$ 438,209	\$ 1,101,708	\$ 86,142	\$ 1,265,875	\$ 162,620	\$ 1,881,921
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	520,020	141,372	130,373	125,268	65,928	259,378	(396,760)	145,568	674,993	157,654	81,169
Total Net Position	520,020	141,372	130,373	125,268	65,928	259,378	(396,760)	145,568	674,993	157,654	81,169
Liability & Net Position	\$ 919,306	\$ 835,933	\$ 305,073	\$ 560,394	\$ 773,647	\$ 697,587	\$ 704,948	\$ 231,710	\$ 1,940,868	\$ 320,274	\$ 1,963,090

*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 Six Months Ended December 31, 2015**

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 173,815	\$ 173,815	\$ -	\$ -
Banking Layer Deposit	2,761,794	-	-	2,761,794
Shared Risk Layer	1,484,536	-	1,484,536	-
Excess Deposit/Premium	598,711	-	598,711	-
Risk Management Grants	152,449	152,449	-	-
Total Operating Income	5,171,305	326,264	2,083,247	2,761,794
Operating Expenses				
Claims Paid	2,770,853	-	480,981	2,289,872
O/S Liability adj.	951,123	-	880,181	70,942
ULAE	55,039	-	50,935	4,104
Consultants	14,349	14,349	-	-
Safety Service	98,490	98,490	-	-
Claims Administration	538,323	221,083	-	317,240
Program Administration	82,049	82,049	-	-
Board Expenses	2,390	2,390	-	-
Excess Insurance	548,188	-	548,188	-
Total Operating Expenses	5,060,804	418,361	1,960,285	2,682,158
Operating Income (Loss)	110,501	(92,097)	122,962	79,636
Non-Operating Income				
Change in Fair Market Value	(138,980)	(2,175)	(78,659)	(58,146)
Investment Income	260,543	3,251	124,866	132,426
Total Non-Operating Income	121,563	1,076	46,207	74,280
Change in Net Position	232,064	(91,021)	169,169	153,916
Beginning Net Position	7,864,531	570,130	2,235,237	5,059,164
Ending Net Position	\$ 8,096,595	\$ 479,109	\$ 2,404,406	\$ 5,213,080

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 Six Months Ended December 31, 2015

	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	80,852	99,766	28,229	36,562	99,399	413,570	573,350	108,966	23,288	5,085	22,087
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	80,852	99,766	28,229	36,562	99,399	413,570	573,350	108,966	23,288	5,085	22,087
Operating Expenses											
Claims Paid	72,077	75,423	26,783	20,090	195,071	344,463	234,599	104,679	6,064	1,655	61,139
O/S Liability adj.	(15,061)	(116,850)	(13,964)	44,223	51,440	(6,784)	46,519	43,559	4,044	18,508	(42,302)
ULAE	(872)	(6,762)	(808)	2,559	2,977	(393)	2,692	2,521	234	1,071	(2,448)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	7,962	8,896	2,757	6,249	11,879	21,683	68,479	17,408	5,544	867	5,088
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	64,106	(39,293)	14,768	73,121	261,367	358,969	352,289	168,167	15,886	22,101	21,477
Operating Income (Loss)	16,746	139,059	13,461	(36,559)	(161,968)	54,601	221,061	(59,201)	7,402	(17,016)	610
Non-Operating Income											
Change in Fair Market Value	(482)	(1,539)	(884)	(952)	(2,746)	(3,684)	(16,425)	(2,902)	(1,361)	(317)	(1,122)
Investment Income	1,683	4,174	1,399	2,147	5,363	5,992	39,998	7,404	3,252	678	1,748
Total Non-Operating Income	1,201	2,635	515	1,195	2,617	2,308	23,573	4,502	1,891	361	626
Change in Net Position	17,947	141,694	13,976	(35,365)	(159,351)	56,909	244,634	(54,700)	9,293	(16,655)	1,236
Beginning Net Position	(169,653)	74,561	43,717	160,582	235,834	(238,838)	2,068,839	351,187	352,734	92,488	117,047
Ending Net Position	\$ (151,706)	\$ 216,255	\$ 57,693	\$ 125,218	\$ 76,483	\$ (181,929)	\$ 2,313,473	\$ 296,488	\$ 362,027	\$ 75,833	\$ 118,283

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Six Months Ended December 31, 2015**

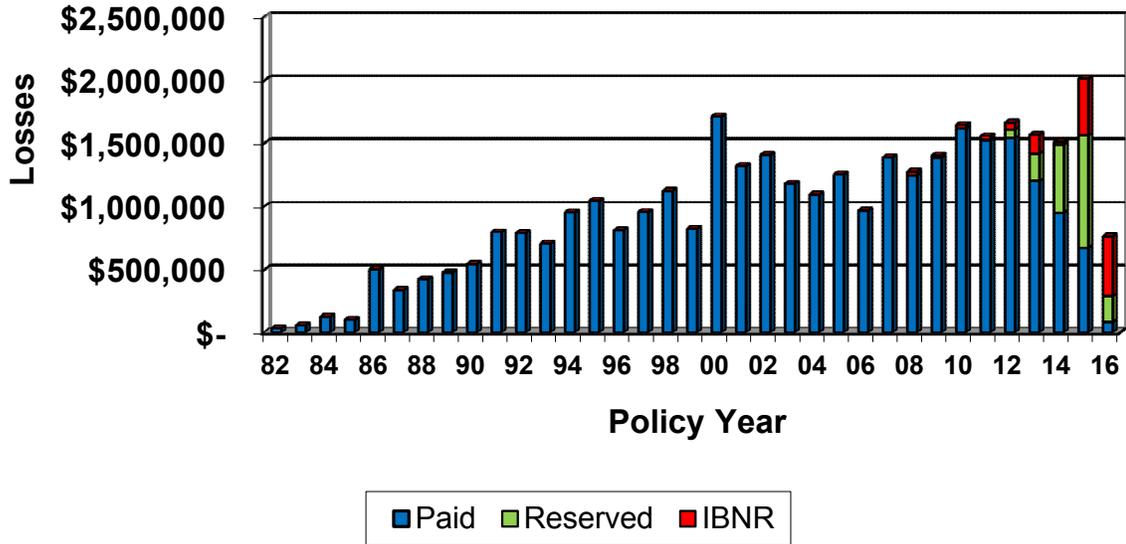
	City of Lincoln	City of Marysville	City of Nevada City	City of Oroville	City of Paradise	City of Placerville	City of Red Bluff	City of Rio Vista	City of Rocklin	City of Willows	City of Yuba City
Operating Income											
Administration Deposit	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Banking Layer Deposit	189,621	80,320	30,550	74,945	61,486	82,414	143,986	30,483	192,479	43,548	340,808
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	189,621	80,320	30,550	74,945	61,486	82,414	143,986	30,483	192,479	43,548	340,808
Operating Expenses											
Claims Paid	72,265	162,390	10,872	105,634	72,381	146,955	131,613	1,109	142,883	92,116	209,611
O/S Liability adj.	63,790	(115,528)	62,584	48,977	24,356	(95,240)	14,904	11,442	171,677	(105,874)	(23,478)
ULAE	3,691	(6,685)	3,622	2,834	1,409	(5,511)	862	662	9,935	(6,127)	(1,359)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	7,374	14,878	3,735	13,200	14,550	14,877	23,216	3,031	25,053	4,866	35,648
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	147,120	55,055	80,813	170,645	112,696	61,081	170,595	16,244	349,548	(15,019)	220,422
Operating Income (Loss)	42,501	25,265	(50,263)	(95,700)	(51,210)	21,333	(26,609)	14,239	(157,069)	58,567	120,386
Non-Operating Income											
Change in Fair Market Value	(2,075)	(2,404)	(1,274)	(1,444)	(1,810)	(2,697)	(1,730)	(664)	(6,134)	(767)	(4,733)
Investment Income	6,266	5,100	1,938	3,726	4,944	4,715	4,430	1,476	12,907	1,867	11,220
Total Non-Operating Income	4,191	2,696	664	2,282	3,134	2,018	2,700	812	6,773	1,100	6,487
Change in Net Position	46,692	27,961	(49,599)	(93,419)	(48,076)	23,351	(23,909)	15,051	(150,296)	59,667	126,873
Beginning Net Position	473,328	113,411	179,972	218,686	114,004	236,027	(372,851)	130,517	825,289	97,987	(45,704)
Ending Net Position	\$ 520,020	\$ 141,372	\$ 130,373	\$ 125,268	\$ 65,928	\$ 259,378	\$ (396,760)	\$ 145,568	\$ 674,993	\$ 157,654	\$ 81,169

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program
As of December 31, 2015 and June 30, 2015**

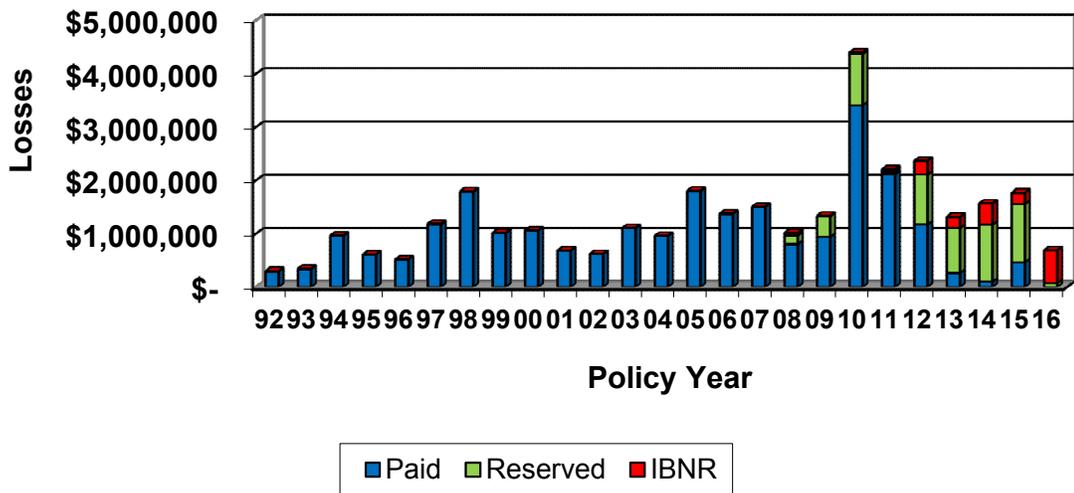
	Liability Banking 2016	Liability Shared Risk 2016	Total Liability Program		WC Banking 2016	WC Shared Risk 2016	Total WC Program		Totals	
			2016	2015			2016	2015	2016	2015
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	\$ 3,082,750	\$ 7,176,220	\$ 10,258,970	\$ 8,621,108	\$ 14,427,176	\$ 16,060,015	\$ 30,487,191	\$ 27,805,982	\$ 40,746,161	\$ 36,427,090
Incurred claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	760,487	697,196	1,457,683	3,772,147	2,237,914	1,337,886	3,575,800	7,849,008	5,033,483	11,621,155
Increases (Decreases) in provision for insured events of prior fiscal years	15,765	50,358	66,123	131,709	122,902	22,698	145,600	(198,014)	211,723	(66,307)
Change in provision for ULAE in current year	-	-	-	-	4,105	50,935	55,040	(347,530)	55,040	(347,530)
Total incurred claims and claim adjustment expenses	776,252	747,554	1,523,806	3,903,856	2,364,918	1,412,097	3,777,015	7,303,463	5,300,821	11,207,318
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	88,036	-	88,036	775,970	166,202	-	166,202	972,148	254,238	1,748,118
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	595,748	524,140	1,119,888	1,490,024	2,123,670	480,982	2,604,652	3,650,106	3,724,540	5,140,130
Total Payments	683,784	524,140	1,207,924	2,265,994	2,289,872	480,982	2,770,854	4,622,254	3,978,778	6,888,248
Total unpaid claims and claim adjustment expenses at end of the fiscal year	\$ 3,175,218	\$ 7,399,634	\$ 10,574,852	\$ 10,258,970	\$ 14,502,222	\$ 16,991,130	\$ 31,493,352	\$ 30,487,191	\$ 42,068,204	\$ 40,746,161
Claims Liability	\$ 3,175,218	\$ 7,399,634	\$ 10,574,852	\$ 10,258,970	\$ 13,708,907	\$ 16,061,667	\$ 29,770,574	\$ 28,819,455	\$ 40,345,426	\$ 39,078,425
Claims ULAE	-	-	-	-	793,315	929,463	1,722,778	1,667,736	1,722,778	1,667,736
Total Claim Liabilities	\$ 3,175,218	\$ 7,399,634	\$ 10,574,852	\$ 10,258,970	\$ 14,502,222	\$ 16,991,130	\$ 31,493,352	\$ 30,487,191	\$ 42,068,204	\$ 40,746,161

Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of December 31, 2015

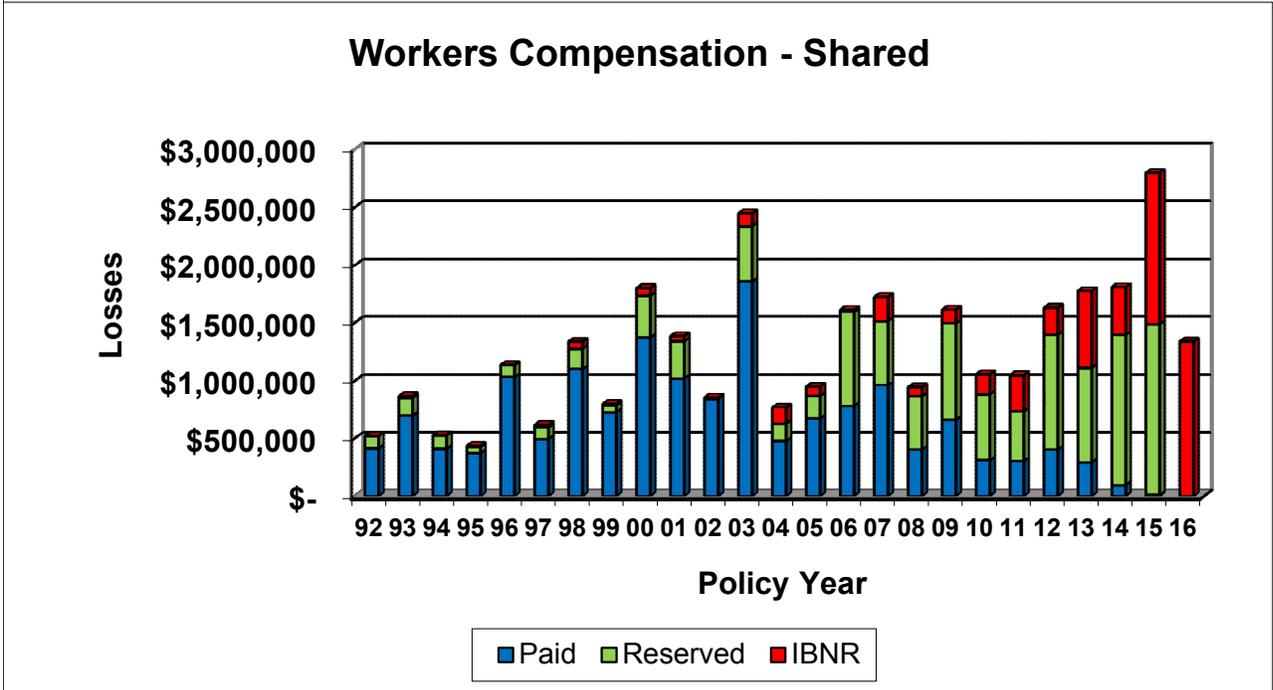
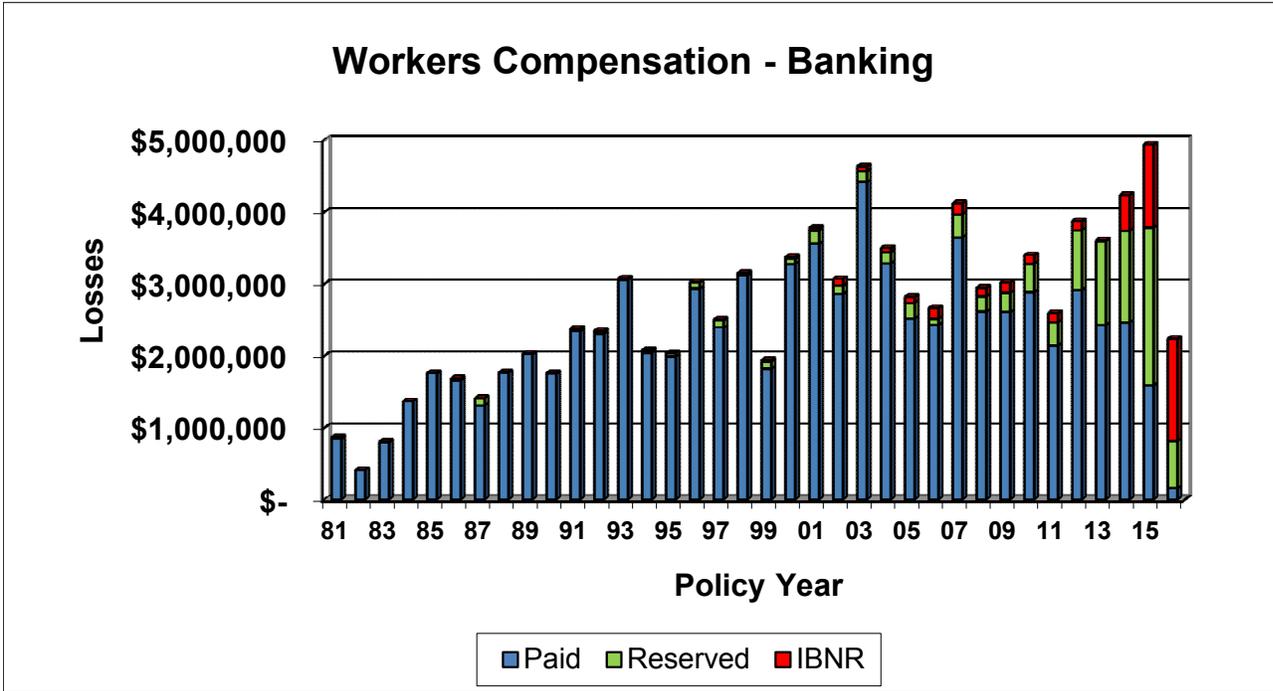
Liability - Banking



Liability - Shared



Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of December 31, 2015



Northern California Cities Self Insurance Fund
Budget to Actual
As of December 31, 2015

	Budget 2015-2016			YTD Expended 2015-2016			Remaining 2015-2016			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
ADMIN BUDGET										
Administrative Revenue										
41010 Administrative Deposit - See Note 1	\$ 1,320,429	\$ 922,691	\$ 397,738	\$ 372,684	\$ 173,815	\$ 198,869	\$ 947,745	72%	\$ 748,876	\$ 198,869
44030 Change in Fair Value - See Note 2	-	-	-	(5,872)	(2,175)	(3,697)	5,872		2,175	3,697
44040 Interest Income - See Note 2	-	-	-	3,994	3,251	743	(3,994)		(3,251)	(743)
44080 Risk Management Grants - See Note 3	-	-	-	152,449	152,449	-	(152,449)		(152,449)	-
XXXX Member Identity Theft Protection	16,000	-	16,000	-	-	-	16,000	100%	-	16,000
Total Admin Revenue	\$ 1,336,429	\$ 922,691	\$ 413,738	\$ 523,255	\$ 327,340	\$ 195,915	\$ 813,174	61%	\$ 595,351	\$ 217,823
Administrative Expenses										
52101 Claims Audit	\$ 5,000	\$ -	\$ 5,000	\$ -	\$ -	\$ -	\$ 5,000	100%	\$ -	\$ 5,000
52102 Financial Audit	26,100	13,050	13,050	26,100	13,050	13,050	-	0%	-	-
52103 Legal Services	10,000	3,000	7,000	2,547	850	1,697	7,453	75%	2,150	5,303
52104 Actuarial Services	11,800	5,000	6,800	-	-	-	11,800	100%	5,000	6,800
52106 JPA Accreditation	-	-	-	-	-	-	-	-	-	-
52107 Fidelity Bonds	2,200	1,100	1,100	898	449	449	1,302	59%	651	651
52109 Miscellaneous Consultants	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Admin Expenses	\$ 60,100	\$ 24,650	\$ 35,450	\$ 29,545	\$ 14,349	\$ 15,196	\$ 30,555	51%	\$ 10,301	\$ 20,254
Safety Services										
52201 Outside Training	\$ 30,000	\$ 15,000	\$ 15,000	\$ -	\$ -	\$ -	\$ 30,000	100%	\$ 15,000	\$ 15,000
52202 Risk Mgmt Comm Mtg Expense	1,500	750	750	-	-	-	1,500	100%	750	750
52203 Police Risk Mgmt Comm Svcs	7,900	3,950	3,950	3,440	1,720	1,720	4,460	56%	2,230	2,230
52204 On Site Monthly Fee	152,320	78,410	73,910	74,654	37,327	37,327	77,666	51%	41,083	36,583
52207 Seminars and PARMA	72,600	40,000	32,600	7,002	5,048	1,954	65,598	90%	34,952	30,646
52208 Police Risk Mgmt Manual	106,250	12,400	93,850	52,450	6,200	46,250	53,800	51%	6,200	47,600
52209 Safety Contingency	50,000	25,000	25,000	-	-	-	50,000	100%	25,000	25,000
52214 OCCUMED	18,000	18,000	-	9,000	9,000	-	9,000	50%	9,000	-
52215 Online Risk Management Services	14,000	7,000	7,000	6,300	3,150	3,150	7,700	55%	3,850	3,850
52217 Wellness Optional	15,072	15,072	-	1,042	1,042	-	14,030	93%	14,030	-
54200 Safety Grant Fund - See Note 3	-	-	-	35,003	35,003	-	(35,003)		(35,003)	-
Total Safety Services Expenses	\$ 467,642	\$ 215,582	\$ 252,060	\$ 188,891	\$ 98,490	\$ 90,401	\$ 278,751	60%	\$ 117,092	\$ 161,659

Northern California Cities Self Insurance Fund
Budget to Actual
As of December 31, 2015

	Budget 2015-2016			YTD Expended 2015-2016			Remaining 2015-2016			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Claims Administration										
52302 Claims Administration Fee	\$ 49,500	\$ 29,700	\$ 19,800	\$ 29,700	\$ 29,700	\$ -	\$ 19,800	40%	\$ -	\$ 19,800
52304 State Funding/Fraud Assessment	160,000	160,000	-	191,383	191,383	-	(31,383)	-20%	(31,383)	-
Total Claims Admin Expenses	\$ 209,500	\$ 189,700	\$ 19,800	\$ 221,083	\$ 221,083	\$ -	\$ (11,583)	-6%	\$ (31,383)	\$ 19,800
Program Administration										
52401 Program Administration Fee	\$ 291,720	\$ 132,600	\$ 159,120	\$ 145,860	\$ 65,637	\$ 80,223	\$ 145,860	50%	\$ 66,963	\$ 78,897
52403 Accounting Services	65,650	32,825	32,825	32,824	16,412	16,412	32,826	50%	16,413	16,413
Total Program Admin Expenses	\$ 357,370	\$ 165,425	\$ 191,945	\$ 178,684	\$ 82,049	\$ 96,635	\$ 178,686	50%	\$ 83,376	\$ 95,310
Board Expenses										
52501 Executive Committee	\$ 3,000	\$ 1,500	\$ 1,500	\$ -	\$ -	\$ -	\$ 3,000	100%	\$ 1,500	\$ 1,500
52502 Executive Committee Member Travel	3,000	1,500	1,500	1,366	683	683	1,634	54%	817	817
52503 Board of Directors Meetings (includes Travel)	6,000	3,000	3,000	1,160	580	580	4,840	81%	2,420	2,420
XXXX Board of Directors Long Range Planning Session	2,000	1,000	1,000	-	-	-	2,000	100%	1,000	1,000
52504 Association Memberships	4,000	2,000	2,000	2,254	1,127	1,127	1,746	44%	873	873
Total Board Expenses	\$ 18,000	\$ 9,000	\$ 9,000	\$ 4,780	\$ 2,390	\$ 2,390	\$ 13,220	73%	\$ 6,610	\$ 6,610
Other Administration Expenses - Not identified with above budget line items										
52900 Member Identity Theft Protection	16,000	-	16,000	11,470	-	11,470	4,530	28%	-	4,530
Total Other Admin	\$ 16,000	\$ -	\$ 16,000	\$ 11,470	\$ -	\$ 11,470	\$ 4,530	28%	\$ -	\$ 4,530
Total Admin Expenses	\$ 1,128,612	\$ 604,357	\$ 524,255	\$ 634,452	\$ 418,361	\$ 216,091	\$ 494,160	44%	\$ 185,996	\$ 308,164
TOTAL ADMIN REVENUE OVER EXPENSES	\$ 207,817	\$ 318,334	\$ (110,517)	\$ (111,197)	\$ (91,021)	\$ (20,176)	\$ 319,014		\$ 409,355	\$ (90,341)

Northern California Cities Self Insurance Fund
Budget to Actual
As of December 31, 2015

	Budget 2015-2016			YTD Expended 2015-2016			Remaining 2015-2016			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
BANKING LAYER BUDGET										
Banking Layer Revenue										
41020 Banking Layer Deposit - See Note 1	\$ 7,379,792	\$ 5,523,578	\$ 1,856,214	\$ 3,689,907	\$ 2,761,794	\$ 928,113	\$ 3,689,885	50%	\$ 2,761,784	\$ 928,101
44020 CJPRMA Refund Transfer - See Note 4	(251,186)	-	(251,186)	-	-	-	(251,186)	100%	-	(251,186)
44030 Change in Fair Value - See Note 2	-	-	-	(60,228)	(58,146)	(2,082)	60,228		58,146	2,082
44040 Interest Income - See Note 2	-	-	-	176,699	132,426	44,273	(176,699)		(132,426)	(44,273)
44010 Other Income	-	-	-	-	-	-	-		-	-
Total Banking Layer Revenue	\$ 7,128,606	\$ 5,523,578	\$ 1,605,028	\$ 3,806,378	\$ 2,836,074	\$ 970,304	\$ 3,322,228	47%	\$ 2,687,504	\$ 634,724
Banking Layer Expenses										
51100 Claims Expense - See Note 5	\$ 6,642,000	\$ 5,108,000	\$ 1,534,000	\$ 2,788,973	\$ 2,289,872	\$ 499,101	\$ 3,853,027	58%	\$ 2,818,128	\$ 1,034,899
51135 Claims Admin - Liability - See Note 5	-	-	-	184,679	-	184,679	(184,679)		-	(184,679)
51400 OS Liability Adjustment - See Note 5	-	-	-	163,410	70,942	92,468	(163,410)		(70,942)	(92,468)
51800 ULAE Adjustment - See Note 5	-	-	-	4,104	4,104	-	(4,104)		(4,104)	-
52300 Claims Admin - Monthly WC Only - See Note 5	545,361	545,361	-	317,240	317,240	-	228,121	42%	228,121	-
Total Banking Layer Expenses	\$ 7,187,361	\$ 5,653,361	\$ 1,534,000	\$ 3,458,406	\$ 2,682,158	\$ 776,248	\$ 3,728,955	52%	\$ 2,971,203	\$ 757,752
TOTAL BANKING REVENUE OVER EXPENSES	\$ (58,755)	\$ (129,783)	\$ 71,028	\$ 347,972	\$ 153,916	\$ 194,056	\$ (406,727)		\$ (283,699)	\$ (123,028)

Northern California Cities Self Insurance Fund
Budget to Actual
As of December 31, 2015

	Budget 2015-2016			YTD Expended 2015-2016			Remaining 2015-2016			
	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	\$ 4,451,969	\$ 2,969,071	\$ 1,482,898	\$ 2,225,985	\$ 1,484,536	\$ 741,449	\$ 2,225,984	50%	\$ 1,484,535	\$ 741,449
41040 Excess Deposit/Premium - See Note 1	2,072,421	1,197,421	875,000	1,025,757	598,711	427,046	1,046,664	51%	598,710	447,954
44020 Excess Insurance Refund - See Note 4	-	-	-	274,337	-	274,337	(274,337)		-	(274,337)
44030 Change in Fair Value	-	-	-	(127,949)	(78,659)	(49,290)	127,949		78,659	49,290
44040 Interest Income	-	-	-	184,974	124,866	60,108	(184,974)		(124,866)	(60,108)
44060 Property Premium - See Note 1	850,000	-	850,000	477,372	-	477,372	372,628	44%	-	372,628
44070 Crime Premium - See Note 1	26,000	-	26,000	12,303	-	12,303	13,697	53%	-	13,697
Total Shared Layer Revenue	<u>\$ 7,400,390</u>	<u>\$ 4,166,492</u>	<u>\$ 3,233,898</u>	<u>\$ 4,072,779</u>	<u>\$ 2,129,454</u>	<u>\$ 1,943,325</u>	<u>\$ 3,327,611</u>	<u>45%</u>	<u>\$ 2,037,038</u>	<u>\$ 1,290,573</u>
Shared Layer Expenses										
51100 Claims Expense	\$ 4,060,000	\$ 2,684,000	\$ 1,376,000	\$ 2,159,650	\$ 1,412,097	\$ 747,553	\$ 1,900,350	47%	\$ 1,271,903	\$ 628,447
54100 Excess Deposit/Premium Exp - See Note 6	2,072,421	1,197,421	875,000	1,011,634	548,188	463,446	1,060,787	51%	649,233	411,554
54150 Member Property Coverage - See Note 6	850,000	-	850,000	478,428	-	478,428	371,572	44%	-	371,572
54150 Member Crime Coverage - See Note 6	26,000	-	26,000	12,303	-	12,303	13,697	53%	-	13,697
Total Shared Layer Expenses	<u>\$ 7,008,421</u>	<u>\$ 3,881,421</u>	<u>\$ 3,127,000</u>	<u>\$ 3,662,015</u>	<u>\$ 1,960,285</u>	<u>\$ 1,701,730</u>	<u>\$ 3,346,406</u>	<u>48%</u>	<u>\$ 1,921,136</u>	<u>\$ 1,425,270</u>
TOTAL SHARED REVENUE OVER EXPENSES	\$ 391,969	\$ 285,071	\$ 106,898	\$ 410,764	\$ 169,169	\$ 241,595	\$ (18,795)		\$ 115,902	\$ (134,697)
TOTAL INCOME/(EXPENSE)	\$ 541,031	\$ 473,622	\$ 67,409	\$ 647,539	\$ 232,064	\$ 415,475	\$ (106,508)		\$ 241,558	\$ (348,066)

Northern California Cities Self Insurance Fund
Notes to Budget to Actual
As of December 31, 2015

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. Similarly, there is no budget for expenses as expenditures are at the discretion of applicable members.

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

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.

**Northern California Cities Self Insurance Fund
Safety Grant Historic Usage Report
As of December 31, 2015**

Member	ADA Grants	Risk Management Grants elected to be retained in WC admin by members from their WC shared refund						Total funds available	Total	Funds Available
	Declared in FY 2009 Board Meeting 4/24/2009	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015	FY 2009 - FY 2014 for ADA grants and Risk Management Grants	Disbursements Paid through Last Update	
Anderson	\$ 6,496.00	\$ 8,039.00	\$ 7,650.00	\$ 7,540.00	\$ 7,451.00	\$ 3,860.00	\$ -	\$ 41,036.00	\$ 31,355.00	\$ 9,681.00
Auburn	6,397.00	-	-	8,098.00	-	-	-	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	-	10,602.00	27,573.00	11,762.47	15,810.53
Elk Grove	-	-	-	-	-	-	-	-	-	-
Folsom	16,732.00	62,977.00	-	61,737.00	61,566.00	32,328.00	57,693.00	293,033.00	183,661.00	109,372.00
Galt	7,613.00	14,375.00	14,135.00	14,171.00	14,153.00	11,310.00	16,586.00	92,343.00	84,412.00	7,931.00
Gridley	6,144.00	6,391.00	-	6,507.00	6,476.00	5,152.00	6,614.00	37,284.00	6,144.00	31,140.00
lone	-	-	-	-	-	514.00	-	514.00	-	514.00
Jackson	5,627.00	3,510.00	3,487.00	-	-	-	4,285.00	16,909.00	5,500.00	11,409.00
Lincoln	6,303.00	8,638.00	10,028.00	-	10,854.00	-	10,078.00	45,901.00	24,969.00	20,932.00
Marysville	6,758.00	-	-	-	-	-	-	6,758.00	731.00	6,027.00
Nevada City	5,665.00	-	-	-	3,618.00	1,896.00	4,275.00	15,454.00	5,665.00	9,789.00
Oroville	7,633.00	-	-	-	-	-	12,309.00	19,942.00	17,412.50	2,529.50
Placerville	6,883.00	-	-	-	-	9,048.00	-	15,931.00	6,883.00	9,048.00
Paradise	7,182.00	-	-	-	-	-	-	7,182.00	7,182.00	-
Red Bluff	7,339.00	12,860.00	12,493.00	12,290.00	-	-	-	44,982.00	44,982.00	-
Rio Vista	5,818.00	-	4,770.00	4,766.00	-	3,759.00	-	19,113.00	15,602.50	3,510.50
Rocklin	9,178.00	24,019.00	25,254.00	25,419.00	25,476.00	20,260.00	22,851.00	152,457.00	110,451.00	42,006.00
Willows	5,856.00	4,618.00	4,412.00	-	-	3,405.00	7,156.00	25,447.00	25,448.00	(1.00)
Yuba City	8,607.00	-	-	22,184.00	-	-	-	30,791.00	30,791.00	-
	\$ 145,238.00	\$ 151,576.00	\$ 88,017.00	\$ 174,207.00	\$ 145,635.00	\$ 91,532.00	\$ 152,449.00	\$ 948,654.00	\$ 660,857.47	\$ 287,796.53



Agenda Item G.2.

BUDGET TO ACTUAL AS OF DECEMBER 31, 2015

INFORMATION ITEM

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

RECOMMENDATION: None. NCCSIF Administrative expenses year-to-date are currently on track with the FY 15/16 Budget.

FISCAL IMPACT: None.

BACKGROUND: None.

ATTACHMENT(S): Please refer to pages 19-23 of the Quarterly Financial Report for Period Ending December 31, 2015 - Budget to Actual as of December 31, 2015.



Agenda Item G.3.

**JAMES MARTA & COMPANY REQUEST TO FUND
NEW ACCOUNTING SYSTEM**

ACTION ITEM

ISSUE: James Marta & Company will provide an overview of their new accounting software's capabilities and the cost to implement, including the potential to sign checks electronically, eliminating the need for NCCSIF checks to be mailed for signature.

RECOMMENDATION: Review and approve proposal to upgrade accounting software.

FISCAL IMPACT: One-time implementation fee of \$5,000, \$2,520 annual subscription fee plus \$750 optional electronic issuance. Currently there is no additional charge for accounting software.

The preliminary budget includes \$8,400 for computer programming support in anticipation of implementing the new software, Intacct, including the cost to allow for electronic check signature.

BACKGROUND: NCCSIF's accountant, James Marta & Company, has upgraded their accounting capabilities to include the ability to process checks electronically v. the current process of mailing checks for an NCCSIF representative's signature. Their system will also allow read only access to Alliant staff to assist in providing up-to-date information on the status of check requests and member invoices.

Mr. Marta has provided the attached summary of the history of the software used for NCCSIF and an overview of the new software's features.

ATTACHMENT(S):

1. James Marta & Company Request to Fund Accounting Software
2. Intacct Engagement Letter

James Marta & Company Request to Fund Accounting Software

Background:

James Marta & Company took over the accounting for NCCSIF in 2003. At the time it was operated on QuickBooks. We found that the QuickBooks accounting did not provide the fidelity of accounting and the reporting that NCCSIF needed.

NCCSIF has over 40 funds, primarily within three categories for both the Liability and Workers' Compensation Programs: Administration, Banking Layer, and Shared Risk Layer.

The accounting for and among the funds involves ensuring proper activity, balances and allocations. In addition, self-balancing financial statements must be reconciled and produced quarterly.

At the time I searched for sufficient software and it was very expensive. Fortunately, SAGE Accounting offered the MIP Fund accounting software for about \$650 a year for a full package; membership fee. We implemented it and have been using it ever since.

SAGE sold the software to a venture capitalist firm February, 2013 and they said for us to continue to use it now they would like over \$28,000 plus \$3,500 annual after that. When we looked at that software and where it was in its life span we felt for the price and features we would not select that software at this time because it is an old architecture and the features are not as good.

Transition to Web Based Fund Software

We had three clients that we were running on the SAGE MIP software and have converted the other two to Intacct software. It is a full-featured software that can do fund accounting. It is a web based subscription software that would meet NCCSIF's needs at an economical cost.

Benefits:

- Fund Accounting
- Transparency; dash boards for users
- Remote payment approval
- Electronic delivery of invoices
- Can enable Alliant to view check registers, budget to actual reports and detail

Optional – electronic check processing

Under this process we would enter the transaction, attach the documentation in a PDF

We would set up approvers

Up to \$5,000

Over \$5,000

Approver would get an email that they have items to approve. They would log-in, view, approve and then the check would be issues through AMX.

Benefits,

1. Transparency
2. Speed
3. We do not have checks going from place to place.
4. Can be viewed and signed where ever you have access.

Cost: \$650 annual fee plus \$100 for 150 checks, estimated \$750

System provided via web interface.

Multi-layer login

Secure server center

Implementation:

Build reports

Build security settings

Upload history

Upload member billing.

CEO Dashboard

Combining Statement of Net Position

	Workers' Compensation Month Ending 01/31/2016	Property Casualty Month Ending 01/31/2016	Dental Month Ending 01/31/2016	Vision Month Ending 01/31/2016	Unemployment Month Ending 01/31/2016	All Programs Month Ending 01/31/2016
Assets						
Current Assets						
Cash and Cash Equivalents						
Cash in County Treasury	\$3,129,207.48	\$3,974,626.29	\$4,090,980.51	\$804,874.31	\$234,020.19	\$12,233,708.78
General Operating Account - Wells Fargo	1,037,860.18	2,340,192.74	(970,129.31)	(126,439.66)	4,435.20	2,286,039.15
Property Claims - Wells Fargo	0.00	(41,950.17)	0.00	0.00	0.00	(41,950.17)
LAIF	0.00	52,251.29	0.00	0.00	0.00	52,251.29
Total Cash and Cash Equivalents	4,167,187.66	6,326,020.15	3,120,851.20	678,434.65	238,455.39	14,530,940.05
Accounts Receivable						
Members Receivable	212,864.00	74,500.00	52,500.00	26,500.00	700.00	367,064.00
Receivables - Other	0.28	0.00	0.93	0.00	0.00	1.21
Excess Receivable	4,627.18	219,588.00	0.00	0.00	0.00	224,215.18
Interest Receivable	2,068.16	7,437.73	4,344.96	1,372.45	340.31	15,562.77
Total Accounts Receivable	219,559.62	301,535.79	56,844.99	27,872.45	1,040.31	606,853.16
Deposits and Prepayments						
Prefund Deposit	35,309.27	0.00	1,860,223.27	213,444.13	0.00	2,208,976.67
Total Deposits and Prepayments	35,309.27	0.00	1,860,223.27	213,444.13	0.00	2,208,976.67
Prepaid Expenses						
Prepaid Expenses	7.88	13.13	5.24	0.00	0.00	26.25
Total Prepaid Expenses	7.88	13.13	5.24	0.00	0.00	26.25
Total Current Assets	4,422,064.43	6,627,569.07	5,137,924.70	919,751.23	239,495.70	17,346,805.13

Member Underwriting Data Combined

	Open Claims Month Ending 06/30/2014 Actual	Closed Claims Year To Date 06/30/2014 Actual	Payroll Year Ending 12/31/2014 Actual	Total Insured Value Year Ending 12/31/2014 Actual
All Customers	5	25	1,707,969	14,556,150
BESD	7	35	21,125,293	86,739,735
BRSSD	15	22	3,623,480	27,002,800
BGSD	6	30	17,549,472	91,177,856
CUSD	2	60	16,691,005	118,753,125
HCSD	11	60	15,450,000	83,281,490
JESD	7	55	32,127,564	193,793,082
JUHSD	5	54	25,246,942	274,734,820
LPUSD	5	60	2,869,900	18,570,366
LLESD	2	59	13,489,665	49,719,981
MPCSD	2	58	26,500,000	108,322,050
MSD	4	97	11,643,205	68,945,800
PSD	6	65	14,500,000	116,827,689
PVSD	8	85	7,763,550	33,287,691
RCSD	3	112	54,450,285	132,600,355
RCSD	2	98	10,541,847	225,136,413
SEPSD	1	99	12,572,811	108,042,453
SCSD	1	97	19,541,847	83,252,031
SMPCSD	3	65	68,997,079	547,602,996
SMUHSD	3	85	62,094,040	353,775,160
SUHSD	0	0	76,766,896	470,143,406
SMCCCD	0	0	24,200,000	48,702,897
SMCCOE	0	0	50,366,354	304,815,838
SSPJUSD	0	0	8,815,811	28,200,482
WESD	0	0	0	0
Total All Customers	101	1,271	593,008,887	3,575,465,346

Condensed Budget Vs Actual

	Budget	Month Ending 06/30/2014 Actual	Budget % Var	Budget Off
Budget vs Actual				
Operating Revenues	\$35,072,791	\$35,582,973	1.45% ↑	\$510,182
Revenues				
Total Operating Revenues	35,072,791	35,582,973	1.45% ↑	510,182
Operating Expenses				
Claims Expense	17,356,595	17,985,561	3.50% ↑	608,966
Insurance Expense	15,384,689	15,528,419	1.05% ↑	161,730
Professional Services	1,868,248	1,843,101	(16.43)% ↓	(323,147)
Payroll Expenses	544,099	567,574	7.50% ↑	41,475
General and Administrative	194,046	198,262	(18.44)% ↓	(35,784)
Total Operating Expenses	35,427,677	35,880,917	1.27% ↑	453,240
Non-Operating Income (Expenses)				
Investment Income	108,100	71,593	(33.85)% ↓	(36,508)
Rental Income	48,079	44,119	(4.23)% ↓	(1,951)
Total Non-Operating Income (Expenses)	156,179	115,622	(25.00)% ↓	(38,549)
Total Budget vs Actual	\$200,716	\$182,322	(9.16)% ↓	\$18,394

Member Payroll

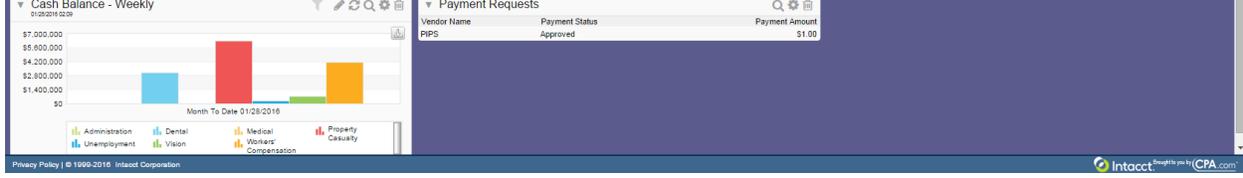
	Payroll Year Ending 12/31/2014 Actual
All Customers	51,707,969
BESD	21,125,293
BRSSD	3,623,480
BGSD	17,549,472
CUSD	16,691,005
HCSD	15,450,000
JESD	32,127,564
JUHSD	25,246,942
LPUSD	2,869,900
LLESD	13,489,665
MPCSD	26,500,000
MSD	11,643,205
PSD	14,500,000
PVSD	7,763,550
RCSD	54,450,285
SEPSD	12,572,811

Open and Closed Claims - Property/Liability Program

	Open Claims Month Ending 06/30/2014 Actual	Closed Claims Year To Date 06/30/2014 Actual
All Customers	5.00	25.00
BESD	7.00	35.00
BRSSD	15.00	22.00
BGSD	6.00	30.00
CUSD	2.00	60.00
HCSD	11.00	60.00
JESD	7.00	55.00
JUHSD	5.00	54.00
LPUSD	5.00	60.00
LLESD	3.00	59.00
MPCSD	2.00	58.00
MSD	4.00	57.00
PSD	6.00	65.00
PVSD	8.00	85.00
RCSD	3.00	112.00
RCSD	2.00	98.00

Member TV

	Total Insured Value Year Ending 12/31/2014 Actual
All Customers	\$14,556,150
BESD	86,739,735
BRSSD	27,002,800
BGSD	91,177,856
CUSD	118,753,125
HCSD	83,281,490
JESD	193,793,082
JUHSD	274,734,820
LPUSD	18,570,366
LLESD	49,719,981
MPCSD	108,322,050
MSD	68,945,800
PSD	116,827,689
PVSD	33,287,691
RCSD	132,600,355
RCSD	225,136,413



Payment Requests

Vendor Name	Payment Status	Payment Amount
PIPS	Approved	\$1.00

AGREEMENT FOR THE IMPLEMENTATION AND SUBSCRIPTION FEES FOR INTACCT WEB ACCOUNTING

This Agreement is made and entered into effective July 1, 2015, by and between Northern California Cities Self-Insurance Fund (“NCCSIF”) and James Marta & Company LLP.

WHEREAS, NCCSIF has over 40 separate self-balancing funds that must be accounted for and requires certain fund accounting software for the administration of tis accounting and James Marta & Company LLP is agreeable to facilitating such resources for NCCSIF;

NOW, THEREFORE, the parties agree as follows:

- 1. Intacct Accounting Software:** NCCSIF agrees to retain James Marta & Company LLP to facilitate the set-up of NCCSIF with the Intacct accounting software.

- 2. DESCRIPTION OF WORK.** James Marta & Company LLP agrees to facilitate the following:
Financial Accounting
 - ☉ Set-up Intacct web based accounting
 - Design and implement account structure
 - Build reporting
 - Build security rights and users
 - Build standard reporting dashboards
 - As applicable set up approvers and viewers
 - Treasurer (approver)
 - President (approver)
 - Program manager (viewer)

- 3. Fees.** to James Marta & Company LLP for services rendered hereunder, NCCSIF agrees to pay James Marta & Company LLP a monthly fee of
 - a. \$210 for a total of \$2,520 for the subscription services,
 - b. plus a one-time setup fee for the Intacct reporting system of \$5,000.
 - c. Upon election of electronic check delivery; \$750 for the annual subscription and processing

- 4. CONTRACT TERM.** The term of this Agreement shall be for twelve (12) months commencing July 1, 2016 through June 30, 2017. The Agreement shall automatically renew annually thereafter unless terminated pursuant to Article 7 below.

- 5. OWNERSHIP OF RECORDS.** NCCSIF maintains ownership of all products, files, records, computations, studies and other data, prepared or obtained in connection with this Agreement. James Marta & Company may maintain copies of records that may be required for professional liability insurance purposes and required professional practices.

- 6. DISCLOSURES OF CONFLICTS.** James Marta & Company LLP shall be responsible for disclosing financial interests that may be a conflict. Disclosure may be satisfied through completion of the related Fair Political Practice Commission form on an annual basis.

7. **TERMINATION.** This Agreement may be terminated at any time by James Marta & Company LLP upon sixty (60) days advance written notice to NCCSIF. Further, this agreement may be terminated at any time by NCCSIF upon sixty (60) days written notice to James Marta & Company LLP. Upon termination, James Marta & Company LLP shall give to NCCSIF copies of all products, files, records, computations, studies and other data, prepared or obtained in connection with this Agreement, which shall become the permanent property of NCCSIF. James Marta & Company LLP may maintain copies of records that may be required for professional liability insurance purposes and required professional practices. In addition, any accounting data files or necessary backups would be provided.
8. **COMPLIANCE WITH LAWS.** James Marta & Company LLP agrees that all work will be conducted, and the services will be performed in compliance with all laws and regulations; with the policies; procedures and directives of NCCSIF, particularly those related to fiscal and management matters; and with generally accepted accounting principles applicable to governmental entities.
9. **FIDELITY BOND.** James Marta & Company LLP, at its sole expense, shall provide a \$100,000 Fidelity Bond for James Marta & Company and related staff in conjunction with the accounting services provided.
10. **INSURANCE.** James Marta & Company LLP shall provide Auto Liability and Professional Liability insurance with separate limits of \$1,000,000, and shall annually provide a certificate of insurance to NCCSIF, if requested.
11. **INDEMNIFICATION.** James Marta & Company LLP agrees to indemnify and hold harmless NCCSIF its officers, directors and member agencies from any liability arising from James Marta & Company LLP's negligence or willful misconduct or omissions in the performance of the Agreement. And NCCSIF, its officers, directors and member agencies agree to indemnify and hold harmless James Marta & Company LLP from any liability arising from the negligence, willful misconduct or omissions of NCCSIF, its officers, directors and member agencies in the performance of the Agreement.
12. **INDEPENDENT CONTRACTOR.** It is expressly agreed by the parties that James Marta & Company LLP's relationship to NCCSIF is that of an independent contractor. As such, NCCSIF will not be providing Workers' Compensation coverage or any benefits to James Marta & Company LLP.
13. **SUCCESSORS AND ASSIGNMENT.** James Marta & Company LLP agrees it will not assign, transfer, convey or otherwise dispose of this Agreement or any part thereof, or its rights, title or interest therein, without the prior written consent of NCCSIF.
14. **ENTIRE AGREEMENT.** This writing constitutes the entire agreement between the parties relative to the services specified herein, and no modifications shall be effective unless and until such modification is evidenced by a writing signed by both parties.
15. **HEADINGS.** The descriptive headings used in this Agreement are for convenience only and shall not control or affect the meaning or construction of any of its provisions.
16. **ASSIGNMENT.** It is understood by the parties that James Marta & Company LLP, an unincorporated entity, may, in the future, convert to an incorporated or other entity, James Marta & Company LLP. It is further understood that this change is just a change in legal form

of James Marta & Company and in no way affects the members of the team assigned on the engagement. Therefore, it is hereby agreed by the parties to this contract that James Marta & Company LLP can assign to the successor organization, in whole or in part, this Contract or its rights, duties, obligations, and responsibilities hereunder by providing a written notice to NCCSIF.

IN WITNESS WHEREOF, the parties execute this Agreement on the day and year as indicated below.

Dated: _____, 2016
**Northern California Cities
Self-Insurance Fund (NCCSIF)**

Dated: _____, 2016
**James Marta & Company LLP
Certified Public Accountants**

James Marta & Company LLP
Accountant and Financial Consultant



Agenda Item G.4.

CHANDLER ASSET MANAGEMENT CONTRACT AMENDMENT

ACTION ITEM

ISSUE: Chandler Asset Management has provided a contract amendment that will lower the fees paid for their services.

RECOMMENDATION: Approve new contract and these terms.

FISCAL IMPACT: The fee will decrease 3 basis points for investments up to \$20 million and 1 basis point for investments from \$20 million to \$60 million, per the table below:

Assets Under Management	New Annual Investment Management Fee	Current Annual Investment Management Fee
First \$20 million	0.12 of 1% (12 basis points)	0.15 of 1% (15 basis points)
Next \$40 million	0.09 of 1% (9 basis points)	0.10 of 1% (10 basis points)
Assets > \$60 million	0.06 of 1% (6 basis points)	Not applicable

The fee is expected to decrease approximately \$8,700 per year as a result of this change (\$6,000 on assets up to \$20 million and \$2,700 on the next \$27 million of NCCSIF investments.

BACKGROUND: The Program Administrator conducted a benchmarking review of asset management rates and noticed they had decreased since the inception of the Chandler contract in 2007 and negotiated a rate that is consistent with what similar organizations are currently charged.

ATTACHMENT(S): Amendment No. 1 to Investment Management Agreement between Northern California Cities Self Insurance Fund and Chandler Asset Management, Inc.

**AMENDMENT NO. 1 TO INVESTMENT MANAGEMENT AGREEMENT
BETWEEN NORTHERN CALIFORNIA CITIES SELF-INSURANCE FUND
AND CHANDLER ASSET MANAGEMENT, INC.**

THIS AMENDMENT NO. 1 to the Investment Management Agreement is made and entered into by Northern California Cities Self-Insurance Fund (“**Client**”), and **Chandler Asset Management, Inc. (“Chandler”)**.

WHEREAS, an Agreement for investment management services between Client and Chandler was entered into commencing May 30, 2007; and

WHEREAS, the Compensation stated in Section 2 of the Agreement was an annual investment management Fee of 0.15 of 1% (15 basis points) on the first twenty million dollars (\$20,000,000) under management and 0.10 of 1% (10 basis points) on all assets under management over twenty million (\$20,000,000); and

WHEREAS, the parties would like to amend the stated fee schedule in Section 2 of the Agreement; and

NOW, THEREFORE, the Client and Chandler agree as follows:

1. Section 2 of the Agreement shall be amended to read as follows:

Fees. Client shall compensate Chandler monthly an amount calculated on the average market value of Client's portfolio, including accrued interest, in accordance with the following schedule:

Assets Under Management	Annual Investment Management Fee
First \$20 million	0.12 of 1% (12 basis points)
Next \$40 million	0.09 of 1% (9 basis points)
Assets in excess of \$60 million	0.06 of 1% (6 basis points)

The fees expressed above do not include any custody fees that may be charged by Client's bank or other third party custodian.

Fees shall be prorated to the effective date of termination on the basis of actual days elapsed, and any unearned portion of prepaid fees shall be refunded. Client is not required to pay any start up or closing fees; there are no penalty fees.

Fees shall be deducted monthly in arrears from Client's custody account.

2. Except as amended herein above at item 1, all remaining terms and conditions of Agreement, remain in full force and effect, and otherwise unamended.

IN WITNESS WHEREOF, the parties hereto have executed this Amendment No. 1 to Agreement as provided below:

NORTHER CALIFORNIA CITIES SELF-INSURANCE FUND

Date _____

By: _____

PRINT NAME

Title

CHANDLER ASSET MANAGEMENT, INC.

Date _____

By: _____

Nicole Dragoo

COO, Chief Compliance Officer



Agenda Item H.1.a.

ACTUARIAL STUDIES - FY 16/17 WORKERS' COMPENSATION PROGRAM

ACTION ITEM

ISSUE: NCCSIF's actuary provides an annual report to assist Members in making funding, dividend and assessment decisions. A summary of this year's report is provided below and will be discussed in more detail at the meeting.

- **FY 16/17 Funding:** Total recommended funding for banking and shared risk layer is \$8,580,000 at the current 67.5% Confidence Level (CL). *Overall the rates have increased 1.3%, with a 4.8% increase in the Banking Layer and a 5.1% decrease for the Shared Layer.*
- **Outstanding Liabilities at June 30th:** The Actuary estimates that NCCSIF will have total assets of approximately \$39,612,000 on June 30, 2016, compared to \$37,480,000 last year. The estimated total Outstanding Liability at June 30 is \$37,266,000 at the 90% Confidence Level (CL), compared to \$33,951,000 last year. *This results in an estimated \$2,346,000 in net position above the 90% CL, compared to \$3,529,000 last year.*

Assets for the Banking Layer are estimated at \$19,824,000 as of June 30, 2016, almost \$500,000 above the estimate of \$19,350,000 in 2015. Banking Layer liabilities are \$18,352,000 at the 90% CL, compared to \$16,903,000 last year. *This means the Banking Layer net position above the 90% CL is estimated at \$1,472,000 compared to \$2,447,000 last year.*

Assets for the Shared Risk Layer are estimated to be \$19,788,000 at June 30, 2016, compared to \$18,130,000 in 2015. Liabilities are estimated at \$18,914,000 at the 90% CL, compared to \$17,048,000 last year. *The net position in excess of the 90% CL is estimated to be \$874,000, compared to \$1,082,000 last year.*

RECOMMENDATION: Request the Actuarial to Finalize the report for Presentation to the full Board at the April, 28, 2016, Board of Directors meeting.

FISCAL IMPACT: T.B.D.; given the overall rate increase of 1.3% at the 67.5% CL members may want to consider moving to the 70% CL for FY 16/17 funding, the goal previously established by the members. The difference in the overall funding is provided in the budget estimates later in the agenda.

BACKGROUND: NCCSIF annually receives an actuary report to determine the estimated Outstanding Liabilities (OL) for the Workers' Compensation program as of June 30 and to estimate the amount of funding required for the upcoming fiscal year. These figures are used for financial reporting purposes and to prepare the budget for member deposits.

ATTACHMENT(S): 16/17 Workers' Compensation Actuarial Study – **DRAFT** Summary & Select Exhibits

Wednesday, March 9, 2016

Mr. Marcus Beverly
Vice President
Northern California Cities Self Insurance Fund
c/o Alliant Insurance Services, Inc.
1792 Tribute Road, Suite 450
Sacramento, CA 95815

Re: Actuarial Review of the Self-Insured Workers' Compensation Program

Dear Mr. Beverly:

As you requested, we have completed our review of Northern California Cities Self Insurance Fund's self-insured workers' compensation program. Assuming an SIR of \$500,000 per occurrence, we estimate the ultimate cost of claims and expenses for claims incurred during the 2016-17 program year to be \$7,912,000. This amount includes allocated loss adjustment expenses (ALAE), unallocated loss adjustment expenses (ULAE), and a discount for anticipated investment income, but excludes 4850 TD (Temporary Disability) and 4850 SC (Salary Continuation). Of this amount, \$5,390,000 is for the banking layer (\$0 – \$100,000 per occurrence) and \$2,522,000 is for the shared layer (\$100,000 – \$500,000 per occurrence). ALAE is the direct cost associated with the defense of individual claims (e.g. legal fees, investigation fees, court charges). ULAE is the cost to administer all claims to final settlement, which may be years into the future (e.g. claims adjusters' salaries, taxes). The discount for investment income is calculated based on the likely payout pattern of NCCSIF's claims, assuming a 1.5% return on investments per year. For budgeting purposes, the expected cost of 2016-17 claims translates to a rate of \$4.020 per \$100 of payroll, \$2.739 for the banking layer and \$1.282 for the shared layer (assuming \$196,800,000 in rated payroll).

In addition, we estimate the program's liability for outstanding claims to be \$29,647,000 as of June 30, 2016 again including ALAE and ULAE, and discounted for anticipated investment income, but excluding 4850 TD and 4850 SC benefits. Given estimated program assets of \$39,612,000 as of June 30, 2016, the program will be funded above the 90% confidence level on a combined basis and for both the banking layer and shared layer separately (see Graphs 1a, 1b and 1c on pages 11, 12, and 13).

The \$29,647,000 estimate is the minimum liability to be booked by NCCSIF at June 30, 2016 for its workers' compensation program, in accordance with Governmental Accounting Standards Board (GASB) Statement #10. GASB #10 requires NCCSIF to accrue a liability on its financial statements for the ultimate cost of claims and expenses associated with all reported and unreported claims, including ALAE and ULAE. GASB #10 does not prohibit the discounting of losses to recognize investment income.

DRAFT

Our conclusions regarding NCCSIF's liability for unpaid loss and loss adjustment expenses (LAE) at June 30, 2016 are summarized in the table below.

Northern California Cities Self Insurance Fund
Self-Insured Workers' Compensation Program
Estimated Liability for Unpaid Loss and LAE
Banking and Shared Layer Combined
at June 30, 2016

Net of 4850 TD and 4850 SC

	Expected	Marginally Acceptable 70% CL	Recommended Range			Conservative 90% CL
			Low 75% CL	Target 80% CL	High 85% CL	
Loss and ALAE	\$29,681,000					
ULAE	1,692,000					
Investment Income Offset	(1,726,000)					
Discounted Loss and LAE	\$29,647,000	\$32,078,000	\$33,027,000	\$34,153,000	\$35,487,000	\$37,266,000
Assets	39,612,000					
Surplus or (Deficit)	\$9,965,000	\$7,534,000	\$6,585,000	\$5,459,000	\$4,125,000	\$2,346,000

Northern California Cities Self Insurance Fund
Self-Insured Workers' Compensation Program
Estimated Liability for Unpaid Loss and LAE
Banking Layer
at June 30, 2016

Net of 4850 TD and 4850 SC

	Expected	Marginally Acceptable 70% CL	Recommended Range			Conservative 90% CL
			Low 75% CL	Target 80% CL	High 85% CL	
Loss and ALAE	\$14,683,000					
ULAE	1,692,000					
Investment Income Offset	(901,000)					
Discounted Loss and LAE	\$15,474,000	\$16,464,000	\$16,820,000	\$17,223,000	\$17,718,000	\$18,352,000
Assets	19,824,000					
Surplus or (Deficit)	\$4,350,000	\$3,360,000	\$3,004,000	\$2,601,000	\$2,106,000	\$1,472,000

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Northern California Cities Self Insurance Fund
 Self-Insured Workers' Compensation Program
 Estimated Liability for Unpaid Loss and LAE

**Shared Layer
 at June 30, 2016**

Net of 4850 TD and 4850 SC

	Expected	Marginally Acceptable 70% CL	Recommended Range			Conservative 90% CL
			Low 75% CL	Target 80% CL	High 85% CL	
Loss and ALAE	\$14,998,000					
ULAE	0					
Investment Income Offset	(825,000)					
Discounted Loss and LAE	\$14,173,000	\$15,614,000	\$16,207,000	\$16,930,000	\$17,769,000	\$18,914,000
Assets	19,788,000					
Surplus or (Deficit)	\$5,615,000	\$4,174,000	\$3,581,000	\$2,858,000	\$2,019,000	\$874,000

GASB #10 does not address an actual asset requirement for the program, but only speaks to the liability to be recorded on NCCSIF's financial statements. Because actuarial estimates of claims costs are subject to some uncertainty, we recommend that an amount in addition to the discounted expected loss costs be set aside as a risk margin for contingencies. Generally, the amount should be sufficient to fund assets to the 75% to 85% confidence level for primary programs. We consider funding assets to the 70% confidence level to be marginally acceptable and funding assets to the 90% confidence level to be conservative.

Furthermore, the CSAC Excess Insurance Authority standard states that based upon the actuarial recommendations, the member should maintain assets and make funding contributions equal to or exceeding the present value of expected losses and a reasonable margin for contingencies.

DRAFT

The table below shows our funding recommendations for Northern California Cities Self Insurance Fund for the 2016-17 fiscal year.

Northern California Cities Self Insurance Fund
 Self-Insured Workers' Compensation Program
Loss and LAE Funding Guidelines for 2016-17
Banking and Shared Layers Combined
 Banking Layer: \$0 to \$100,000
 Shared Layer: \$100,000 to \$500,000
 Net of 4850 TD and 4850 SC

	Expected	Marginally Acceptable 70% CL	Recommended Range			Conservative 90% CL
			Low 75% CL	Target 80% CL	High 85% CL	
Loss and ALAE	\$7,562,000					
ULAE	670,000					
Investment Income Offset	(320,000)					
Discounted Loss and LAE	\$7,912,000	\$8,727,000	\$9,051,000	\$9,431,000	\$9,890,000	\$10,491,000
Rate per \$100 of 2016-17 Payroll	\$4.020	\$4.434	\$4.599	\$4.792	\$5.025	\$5.331

Northern California Cities Self Insurance Fund
 Self-Insured Workers' Compensation Program
Loss and LAE Funding Guidelines for 2016-17
Banking Layer: \$0 to \$100,000
 Net of 4850 TD and 4850 SC

	Expected	Marginally Acceptable 70% CL	Recommended Range			Conservative 90% CL
			Low 75% CL	Target 80% CL	High 85% CL	
Loss and ALAE	\$4,938,000					
ULAE	670,000					
Investment Income Offset	(218,000)					
Discounted Loss and LAE	\$5,390,000	\$5,843,000	\$6,004,000	\$6,193,000	\$6,414,000	\$6,711,000
Rate per \$100 of 2016-17 Payroll	\$2.739	\$2.969	\$3.051	\$3.147	\$3.259	\$3.410

DRAFT

Northern California Cities Self Insurance Fund
 Self-Insured Workers' Compensation Program
 Loss and LAE Funding Guidelines for 2016-17

Shared Layer: \$100,000 to \$500,000
 Net of 4850 TD and 4850 SC

	Expected	Marginally Acceptable 70% CL	Recommended Range			Conservative 90% CL
			Low 75% CL	Target 80% CL	High 85% CL	
Loss and ALAE	\$2,624,000					
ULAE	0					
Investment Income Offset	(102,000)					
Discounted Loss and LAE	\$2,522,000	\$2,884,000	\$3,047,000	\$3,238,000	\$3,476,000	\$3,780,000
Rate per \$100 of 2016-17 Payroll	\$1.282	\$1.465	\$1.548	\$1.645	\$1.766	\$1.921

The funding recommendations shown in the table above do not include any recognition of the existing funding margin (surplus or deficit) at June 30, 2016. They are for losses and loss adjustment expenses only, and do not include a provision for loss control, overhead, excess insurance premiums, and other expenses associated with the program. They do not include 4850 TD and 4850 SC benefits.

DRAFT

The loss projections in this report reflect the estimated impact of benefit legislation contained in AB749, AB227, SB228, SB899, SB863, and recent WCAB court decisions based upon information provided by the WCIRB.

The ultimate impact on loss costs of legislated benefit adjustments are generally difficult to forecast in advance because the changes typically take place over a period of several years following enactment. Furthermore, actuarially derived benefit level evaluations often underestimate actual future cost levels. The shortfalls result from a variety of circumstances, including: increases in utilization levels, unanticipated changes in administrative procedures, and cost shifting among benefit categories. Thus, actual cost increases could differ, perhaps substantially, from the WCIRB's estimates.

The report that follows outlines the scope of our study, its background, and our conclusions, recommendations, and assumptions. Judgments regarding the appropriateness of our conclusions and recommendations should be made only after studying the report in its entirety, including the graphs, attachments, exhibits and appendices. Our report has been developed for NCCSIF's internal use. It is not intended for general circulation.

We appreciate the opportunity to be of service to Northern California Cities Self Insurance Fund in preparing this report. Please feel free to call Mike Harrington at (916) 244-1162 or Nina Gau at (916) 244-1193 with any questions you may have concerning this report.

Sincerely,

Bickmore

DRAFT

Mike Harrington, FCAS, MAAA
Director, Property and Casualty Actuarial Services, Bickmore
Fellow, Casualty Actuarial Society
Member, American Academy of Actuaries

DRAFT

Nina Gau, FCAS, MAAA
Manager, Property and Casualty Actuarial Services, Bickmore
Fellow, Casualty Actuarial Society
Member, American Academy of Actuaries

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I. BACKGROUND

Northern California Cities Self Insurance Fund began its self-insured workers' compensation program on July 1, 1979. Its purpose was to provide excess workers' compensation coverage to its members which consist of Northern California municipalities. The original NCCSIF program was comprised of eight members. Currently, the program includes the twenty two members shown below.

ANDERSON	ELK GROVE	JACKSON	PARADISE	WILLOWS
AUBURN	FOLSOM	LINCOLN	PLACERVILLE	YUBA CITY
COLUSA	GALT	MARYSVILLE	RED BLUFF	
CORNING	GRIDLEY	NEVADA CITY	RIO VISTA	
DIXON	IONE	OROVILLE	ROCKLIN	

The Program's current self-insured retention is \$500,000, and excess coverage is provided by the CSAC Excess Insurance Authority. Claims administration services are provided by York Insurance Services. Additional background on the program is given in Appendix K. Please note that the estimates contained in this report exclude costs for 4850 TD (temporary disability) and 4850 SC (salary continuation).

Although NCCSIF carries a self-insured retention of \$500,000, the program is actually split into two pieces, a banking layer and a shared risk layer. The banking layer applies to the first \$100,000 of each loss and each member is directly responsible for its actual losses in this layer. The shared risk layer applies to the portion of each loss between \$100,000 and \$500,000. The shared risk layer losses are pooled among members. The table below shows the confidence levels to which each layer was funded by year.

Accident Year	Shared Layer	Banking Layer
1996-97	70%	70%
1997-98	80%	70%
1998-99	80%	70%
1999-00	80%	70%
2000-01	80%	70%
2001-02	80%	Expected
2002-03	60%	70%
2003-04	70%	70%
2004-05	70%	Expected
2005-06	70%	70%
2006-07	70%	70%
2007-08	70%	70%
2008-09	60%	60%
2009-10	60%	60%
2010-11	60%	60%
2011-12	60%	60%
2012-13	60%	60%
2013-14	60%	60%
2014-15	65%	65%
2015-16	67.5%	67.5%

DRAFT

The purpose of this review is to provide a guide to NCCSIF to determine reasonable funding levels for its self-insurance program according to the funding policy NCCSIF has adopted and to comply with Governmental Accounting Standards Board Statements #10 and #30. The specific objectives of the study are to estimate NCCSIF's liability for outstanding claims as of June 30, 2016, project ultimate loss costs for 2016-17, and provide funding guidelines to meet these liabilities and future costs.

II. CONCLUSIONS AND RECOMMENDATIONS

A. LIABILITY FOR OUTSTANDING CLAIMS

Graphs 1a, 1b and 1c on the following pages summarize our assessment of NCCSIF's funding position as of June 30, 2016. The dark-colored bars indicate our estimates of the program's liability for outstanding claims before recognition of the investment income that can be earned on the assets held before the claim payments come due. The horizontal line across each graph indicates NCCSIF's available assets at June 30, 2016.

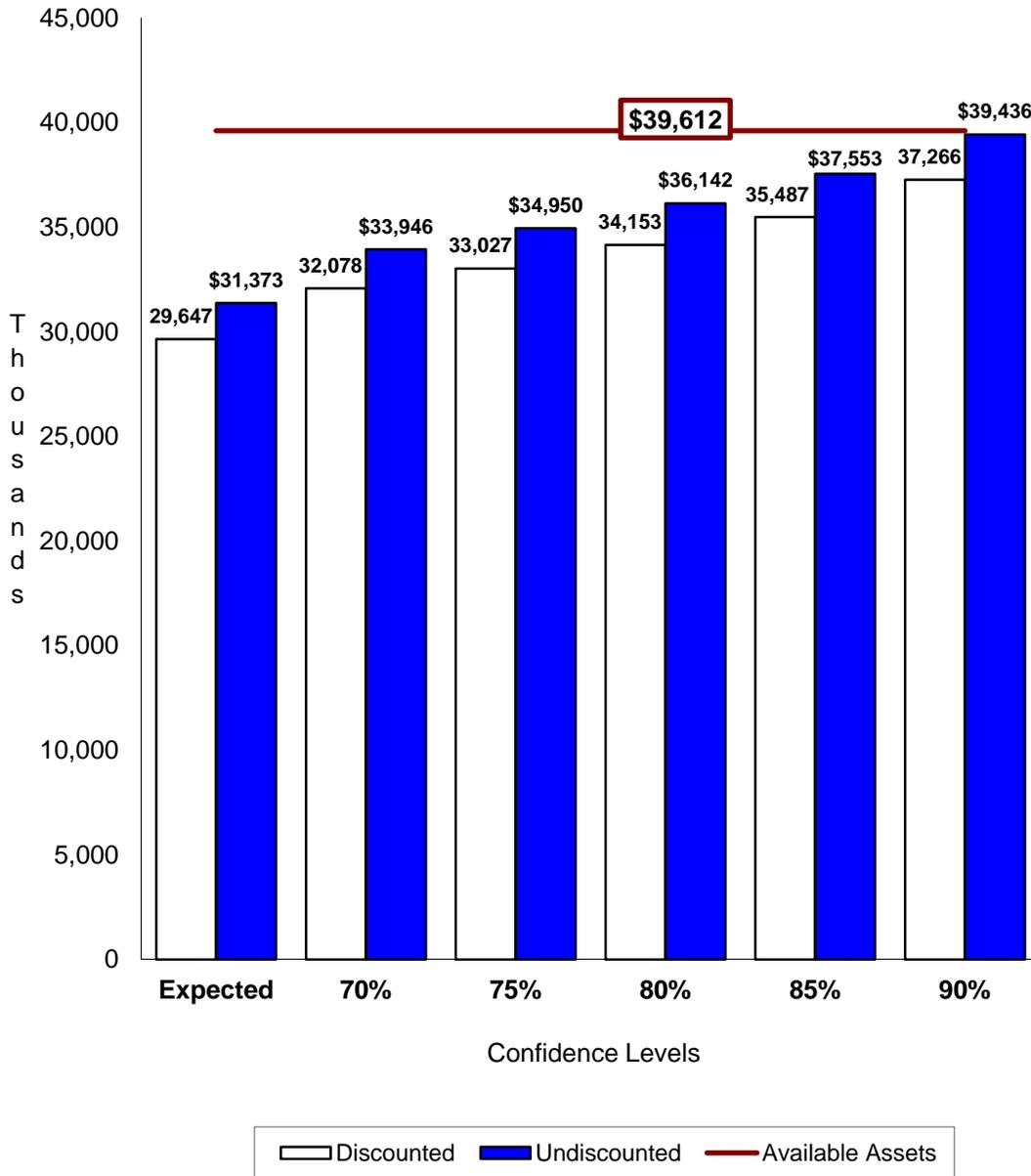
Our best estimate of the full value of NCCSIF's liability for outstanding claims within its pool limit is \$31,373,000, \$16,375,000 is for the banking layer and \$14,988,000 is for the shared layer as of June 30, 2016. These amounts include losses, allocated loss adjustment expenses (ALAE) and unallocated loss adjustment expenses (ULAE), but exclude 4850 TD and 4850 SC benefits. ALAE is the direct cost associated with the defense of individual claims (e.g. legal fees, investigation fees, court charges). ULAE is the cost to administer claims to final settlement, which may be years in the future (e.g. claims adjusters' salaries, taxes).

There is some measure of uncertainty associated with our best estimate because of the random nature of much of the process that determines ultimate claims costs. For this reason, we generally recommend that a program such as this include some funding margin for the possibility that actual loss costs will be greater than the best estimate. We generally measure the amount of this margin by thinking in terms of the probability distribution of actual possible results around our best estimate. As the margin grows, the probability that the corresponding funding amount will be sufficient to meet actual claim liabilities increases. We typically refer to this probability as the "confidence level" of funding. Graphs 1a, 1b and 1c show the liabilities for outstanding claims at several confidence levels that are typically of interest to risk managers in formulating funding policies for self-insurance programs.

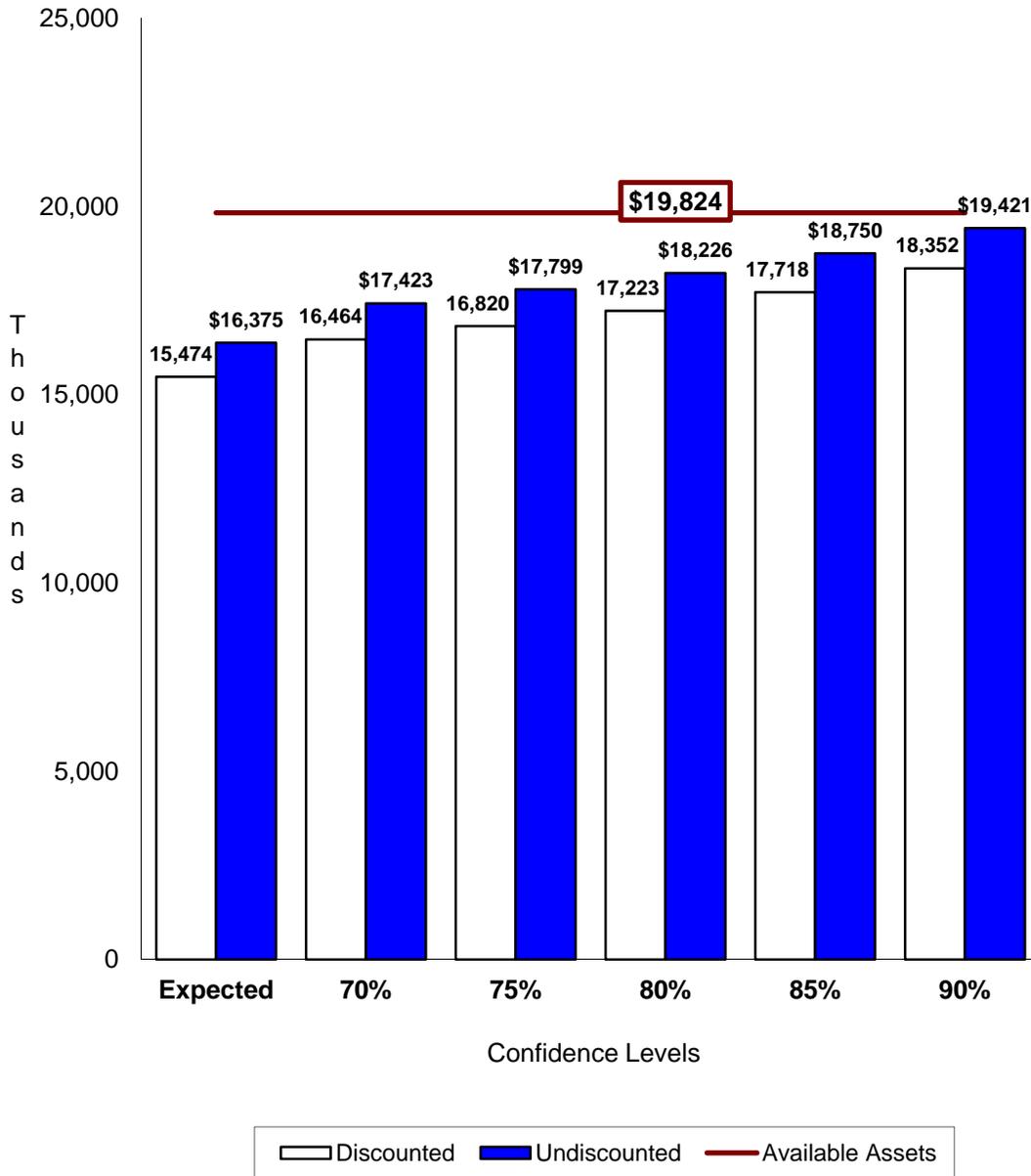
NCCSIF can earn investment income on the assets it holds until claims payments come due. Assuming a long-term average annual return on investments of 1.5%, we estimate the impact of investment income earnings to be about 6% if the program is funded within the range indicated in the graphs, resulting in a discounted liability for outstanding claims of \$29,647,000, \$15,474,000 for the banking layer and \$14,173,000 for the shared layer as of June 30, 2016.

Investment income earnings will be less than this when the program does not maintain sufficient funding, and more when there is excess funding. Thus, thinking in terms of liabilities discounted for investment income can actually mask funding deficiencies and redundancies that might otherwise be obvious. However, the discounted liabilities do represent legitimate funding targets. The light-colored bars on Graphs 1a, 1b and 1c show our estimates of NCCSIF's discounted liability for outstanding claims.

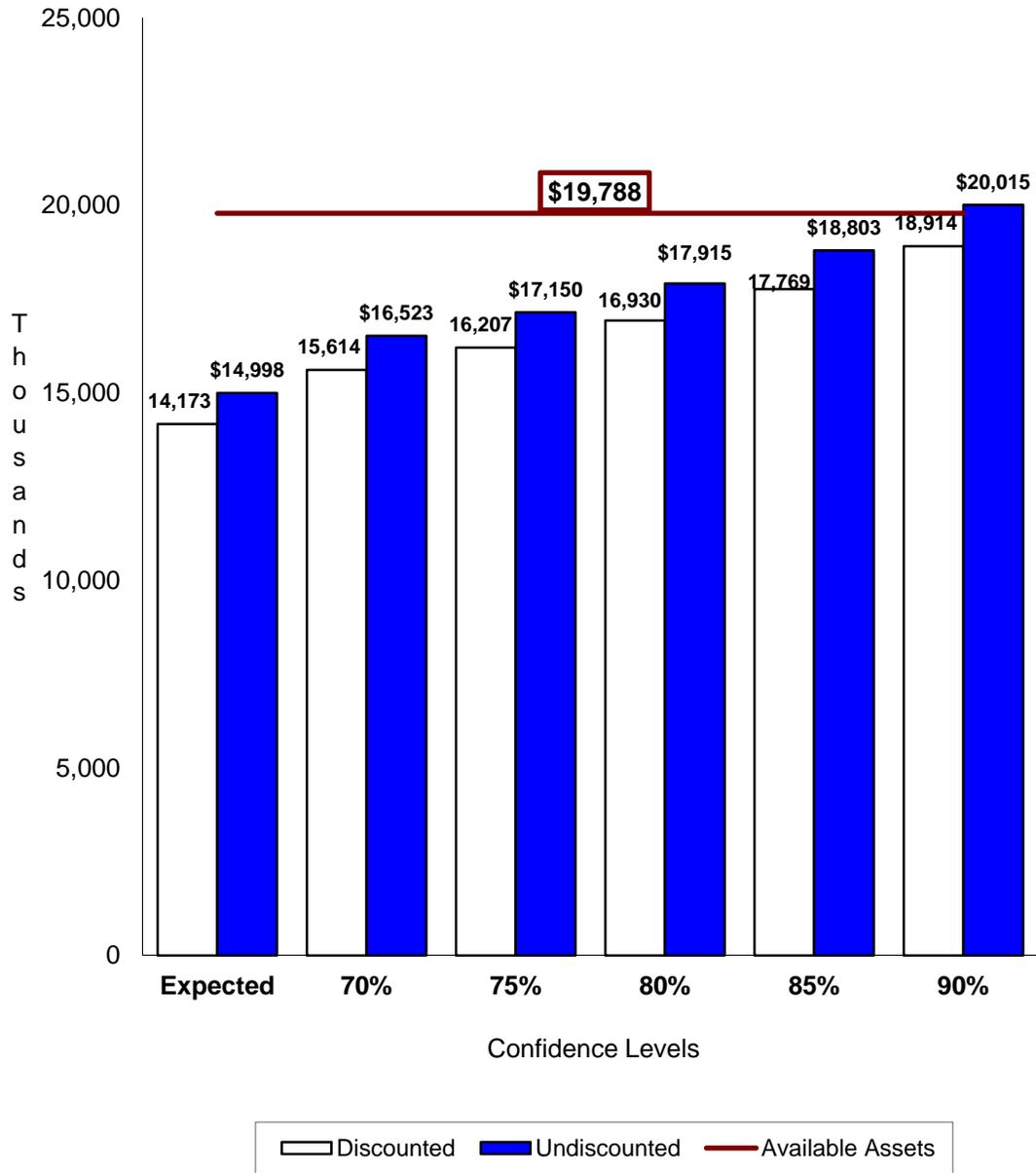
NCCSIF - Workers' Compensation
Available Assets vs Outstanding Liability (\$000's)
at June 30, 2016
Banking and Shared Layers Combined
Net of 4850 TD and 4850 SC



NCCSIF - Workers' Compensation
Available Assets vs Outstanding Liability (\$000's)
at June 30, 2016
Banking Layer
Net of 4850 TD and 4850 SC



NCCSIF - Workers' Compensation
Available Assets vs Outstanding Liability (\$000's)
at June 30, 2016
Shared Layer
Net of 4850 TD and 4850 SC



DRAFT

The table below displays a breakdown of the program's outstanding loss and LAE liabilities into case reserves and incurred but not reported (IBNR) reserves at June 30, 2016, before recognition of investment income.

Northern California Cities Self Insurance Fund
Self-Insured Workers' Compensation Program
Estimated Liability for Unpaid Loss and LAE at June 30, 2016
Banking and Shared Layers Combined
Net of 4850 TD and 4850 SC

Year	Case Reserves	IBNR Reserves	Total Outstanding
Prior	\$805,703	\$28,166	\$833,869
1995-96	173,229	11,685	184,914
1996-97	197,588	15,270	212,858
1997-98	189,238	33,799	223,037
1998-99	160,239	28,163	188,402
1999-00	427,488	65,383	492,871
2000-01	511,541	84,268	595,809
2001-02	162,798	76,686	239,484
2002-03	645,187	149,979	795,166
2003-04	323,689	113,931	437,620
2004-05	423,027	112,077	535,104
2005-06	900,330	131,899	1,032,229
2006-07	862,242	235,058	1,097,300
2007-08	660,412	204,597	865,009
2008-09	1,090,317	282,842	1,373,159
2009-10	955,637	374,079	1,329,716
2010-11	687,428	444,666	1,132,094
2011-12	1,735,578	538,813	2,274,391
2012-13	1,904,525	308,093	2,212,618
2013-14	2,310,219	597,372	2,907,591
2014-15	3,368,067	1,086,090	4,454,157
2015-16	1,418,292	4,845,608	6,263,900
Loss and ALAE	\$19,912,774	\$9,768,524	\$29,681,298
ULAE		1,692,237	1,692,237
Total	\$19,912,774	\$11,460,761	\$31,373,535

B. PROGRAM FUNDING: GOALS AND OBJECTIVES

As self-insurance programs have proliferated among public entities, it has become apparent that there is a large measure of inconsistency in the way in which these programs recognize and account for their claims costs. This is the result of the fact that there have been several different sources of guidance available, none of which has been completely relevant to public entity self-insurance programs.

According to the Governmental Accounting Standards Board (GASB), the most relevant source of guidance on the subject is Financial Accounting Standards Board Statement #60. A liability for unpaid claim costs, including all loss adjustment expenses, should be accrued at the time the self-insured events occur. This liability should include an allowance for incurred but not reported claims. It may be discounted for investment income at an appropriate rate of return, provided the discounting is disclosed. The regulations detailing the way in which this must be done are outlined in GASB's statements #10 and #30. These regulations are required to be applied by NCCSIF.

GASB #10 and #30 do not address asset requirements. They do, however, allow a range of amounts to be recognized for accounting purposes; specifically, GASB #10 and #30 allow recognition of a risk margin for unexpectedly adverse loss experience. Thus, for accounting purposes, it is possible to formulate a funding policy from a range of alternatives. The uncertainty in any estimate of the program's liability for outstanding claims should be taken into consideration in determining funding policy, but it may be offset by recognizing anticipated investment income earnings. This usually means developing a funding program based on discounted claims costs with some risk margin for unexpected adverse loss experience.

The amount of the risk margin should be a question of long-term funding policy. We recommend that the risk margin be determined by thinking in terms of the probability that a given level of assets will prove to be adequate. For example, a reasonable goal might be to maintain assets at the 85% confidence level.

A key factor to consider in determining funding policy is the degree to which stability is required in the level of contributions to the program from year to year. If you elect to maintain assets at a low confidence level, the chances are much greater that future events will prove that additional contributions should have been made for old claims. The additional contributions for old claims may be required at the same time that costs are increasing dramatically on new claims. The burden of funding for increases on past years as well as on current years, may well be prohibitive.

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We generally recommend maintaining program assets at the 80% confidence level, after recognition of investment income, with a recommended range of the 75% to 85% confidence levels. We tend to think of the 70% confidence level as marginally acceptable and of the 90% confidence level as conservative. We recommend the 75% to 85% confidence level range because the probabilities are reasonably high that resulting assets will be sufficient to meet claim liabilities, yet the required risk margins are not so large that they will cause most self-insured entities to experience undue financial hardship. In addition, within this range, anticipated investment income generally offsets the required risk margin for the most part, which means that assets are likely sufficient on an undiscounted basis.

We also strongly believe, however, that the confidence level to which any future year is funded should be evaluated in light of the relative certainty of the assumptions underlying the actuarial analysis, NCCSIF's other budgetary constraints, and the relative level of risk it is believed appropriate to assume. This means formulating both short and long-term funding goals, which may be the same in some years, but different in others.

In general, we recommend funding each year's claims costs in that year. When surpluses or deficits have developed on outstanding liabilities and funding adjustments are necessary, they should be clearly identified as such so that the habit of funding each year's claims costs that year is maintained. We also recommend that you reduce a surplus more slowly than you would accumulate funding to reduce a deficit.

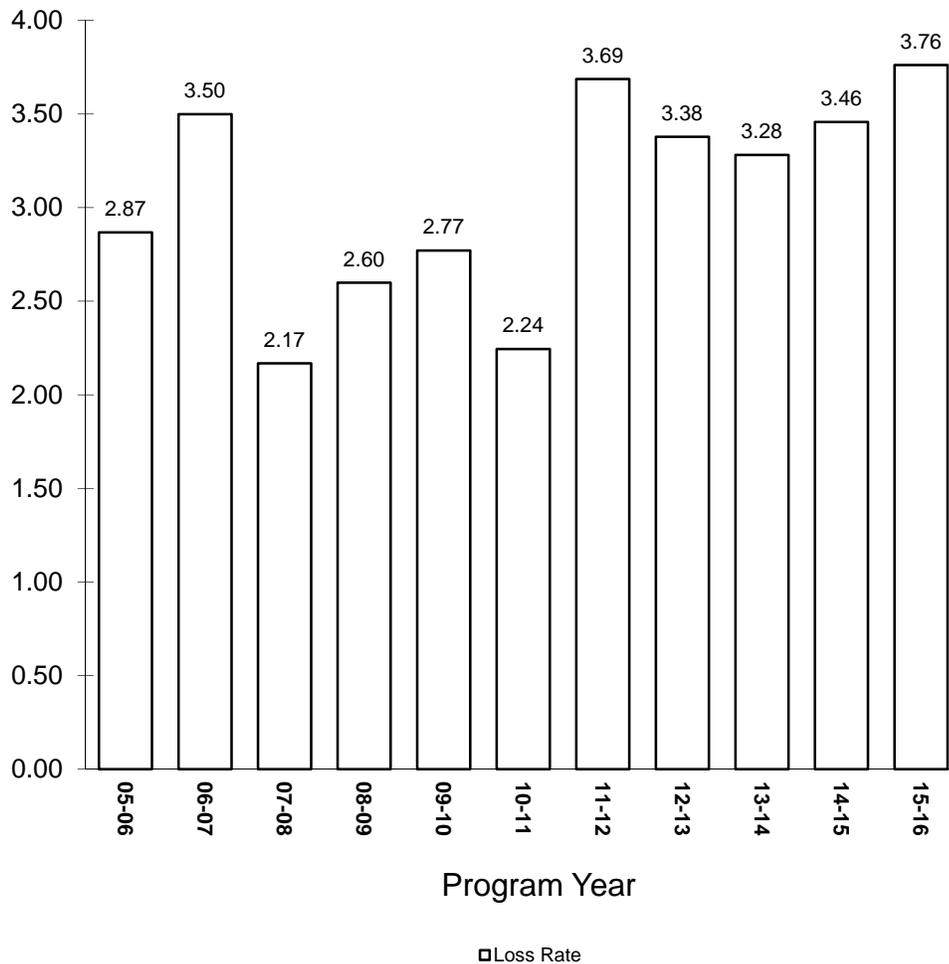
It is estimated that program assets will be \$39,612,000 at June 30, 2016, \$19,824,000 for the banking layer and \$19,788,000 for the shared layer, resulting in the program being funded above the 90% confidence level on a combined basis and for both the banking layer and shared layer separately

C. HISTORICAL TRENDS IN THE SELF-INSURANCE PROGRAM

The program's loss rate per \$100 payroll has varied substantially from year to year, but followed a generally increasing trend. We selected a loss rate of \$3.76 per \$100 of payroll for the 2015-16 program year based on the assumption that this trend will continue. See graph below. See Graph 2a below.

Graph 2a

NCCSIF - Workers' Compensation
Banking and Shared Layers Combined
Dollars of Loss per
\$100 of Payroll
Net of 4850 TD and 4850 SC

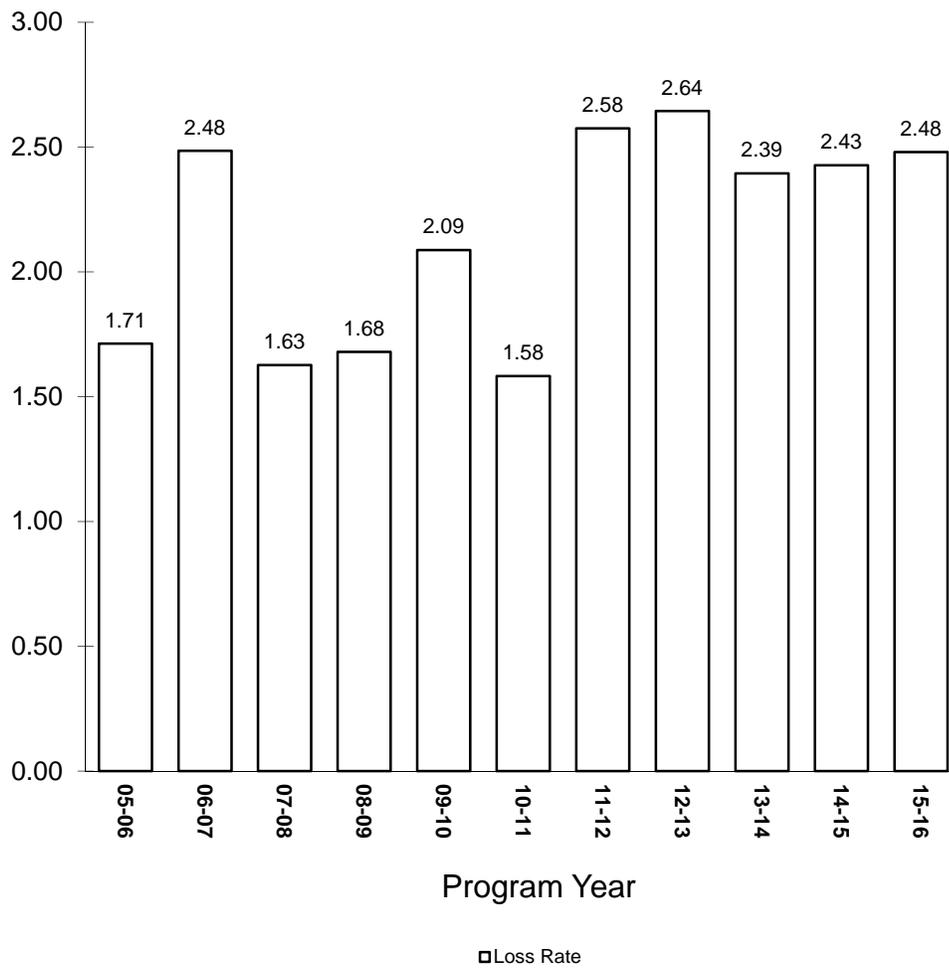


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The banking layer loss rate per \$100 payroll has also been trending upward during most recent ten years. Our projected 2015-16 loss rate of \$2.48 per \$100 of payroll reflects this trend. See Graph 2b below.

Graph 2b

NCCSIF - Workers' Compensation
Banking Layer
Dollars of Loss per
\$100 of Payroll
Net of 4850 TD and 4850 SC

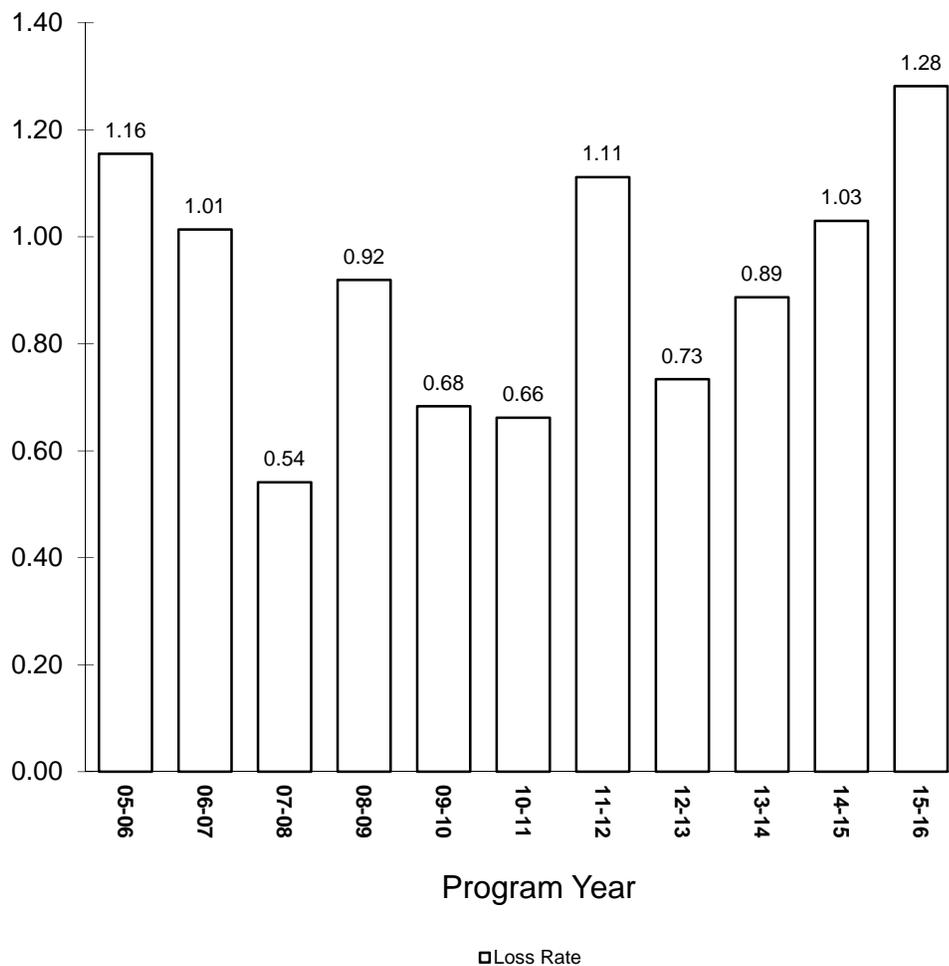


DRAFT

The shared layer loss rate has varied a great deal over the last ten years, typical for excess layers losses. Overall rates appear to follow a decreasing trend during the first five years and a rapidly increasing trend in the most recent five years. We projected 2015-16 loss rate of \$1.28 based on this recent trend. See Graph 2c below.

Graph 2c

NCCSIF - Workers' Compensation
Shared Layer
Dollars of Loss per
\$100 of Payroll
Net of 4850 TD and 4850 SC

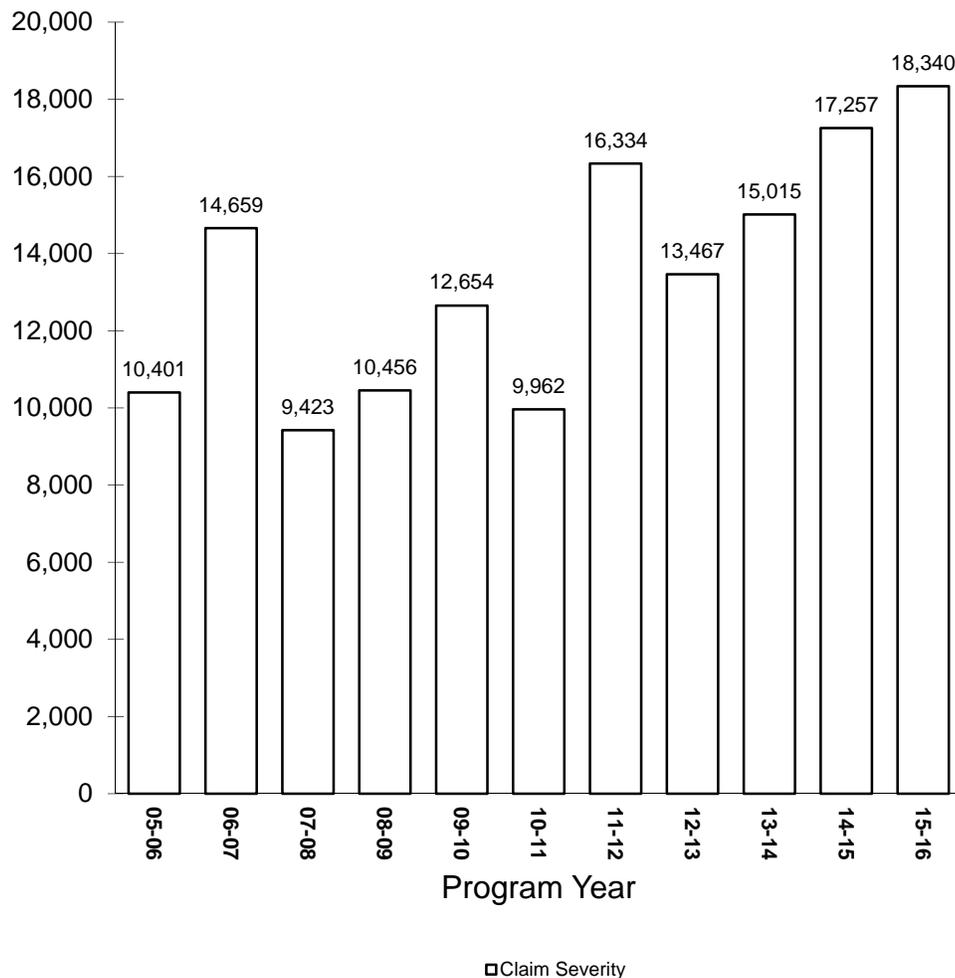


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The program's average cost per claim has been following a generally increasing trend over the past ten years. The program's average cost per claim has ranged from a low of \$9,423 to a high of \$17,257. Our projected 2015-16 average cost of \$18,340 per claim reflects this trend. See Graph 3a below.

Graph 3a

**NCCSIF - Workers' Compensation
Banking and Shared Layers Combined
Dollars of Loss per Claim
Net of 4850 TD and 4850 SC**

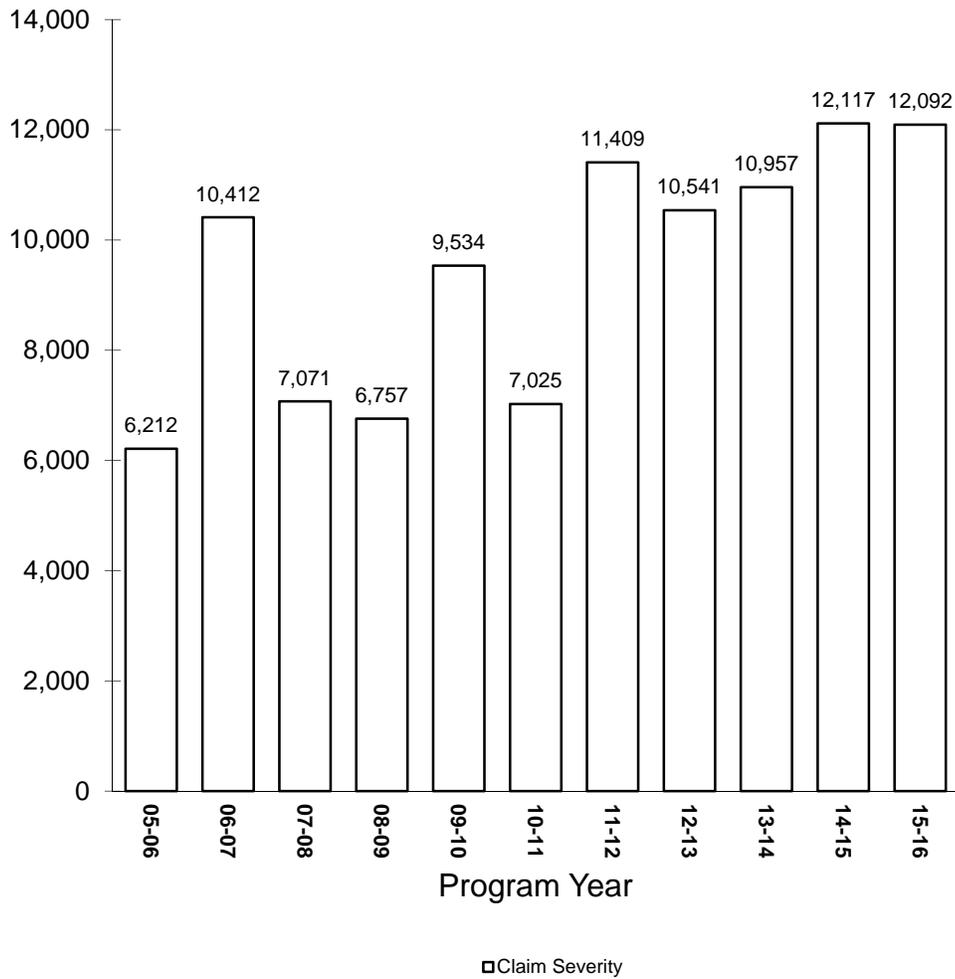


DRAFT

The banking layer's average cost per claim has varied considerably, ranging from a low of \$6,212 to a high of \$12,117. Our projected 2015-16 average cost is \$12,092. See Graph 3b below.

Graph 3b

**NCCSIF - Workers' Compensation
Banking Layer
Dollars of Loss per Claim
Net of 4850 TD and 4850 SC**

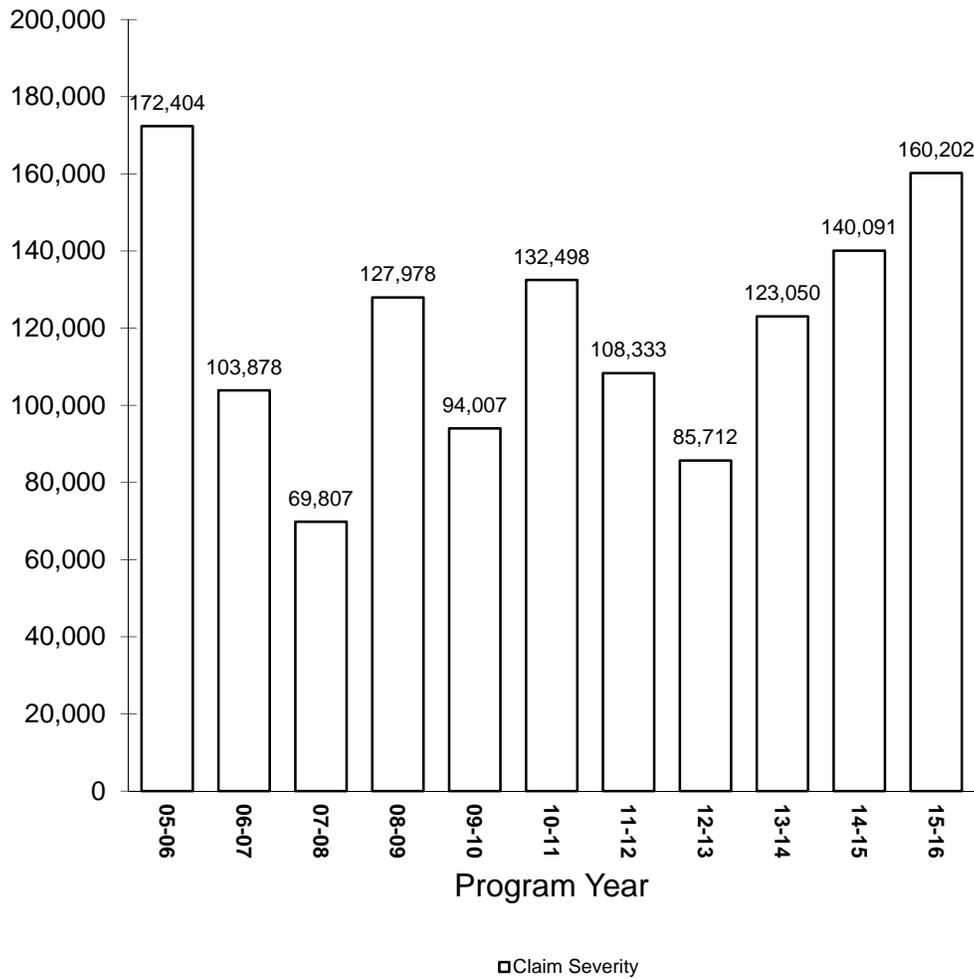


DRAFT

The shared layer average cost per claim has been volatile over the period shown below but has been generally increasing. We project the 2015-16 shared layer severity to be \$160,202 per claim. See Graph 3c Below.

Graph 3c

**NCCSIF - Workers' Compensation
Shared Layer
Dollars of Loss per Claim
Net of 4850 TD and 4850 SC**

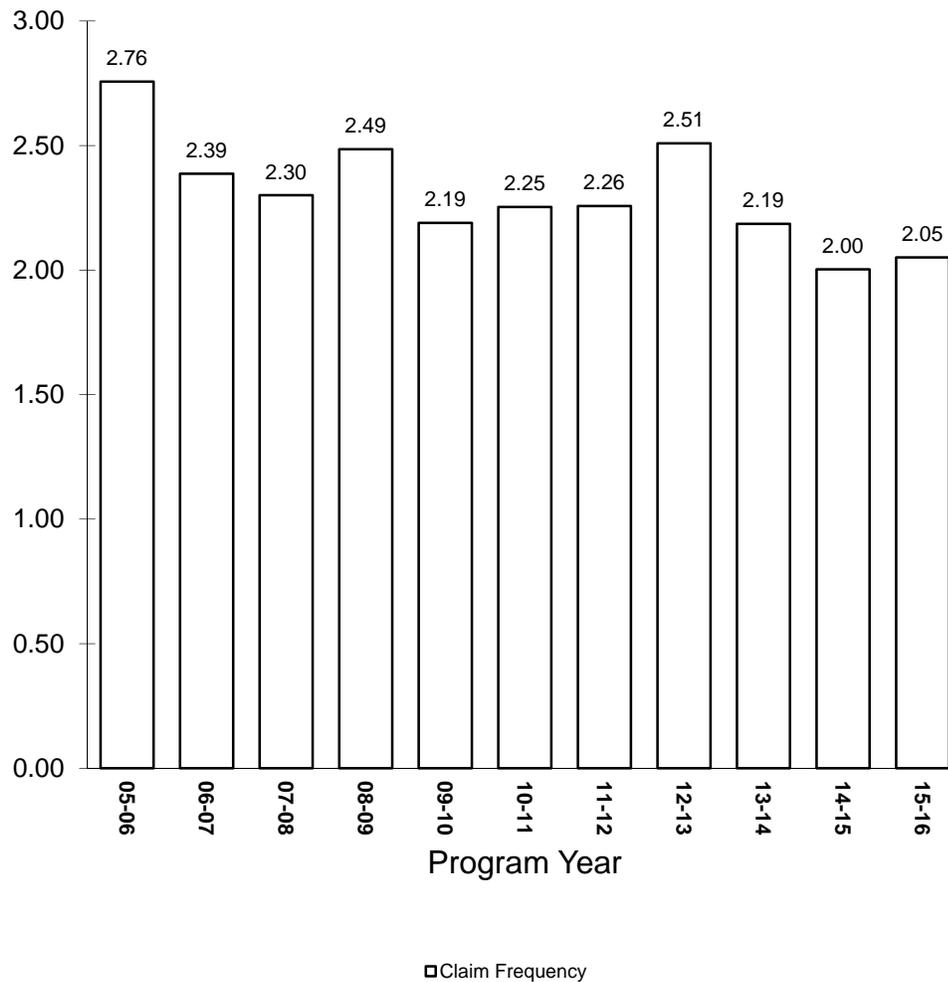


DRAFT

The program's frequency of claims per \$1 million payroll has been generally trending downward. The projected 2015-16 frequency of 2.05 is based on that decreasing trend. See Graph 4a below. (Note that banking layer frequency is the same as shown below for the program.)

Graph 4a

**NCCSIF - Workers' Compensation
Number of Claims per
\$1 Million of Payroll**

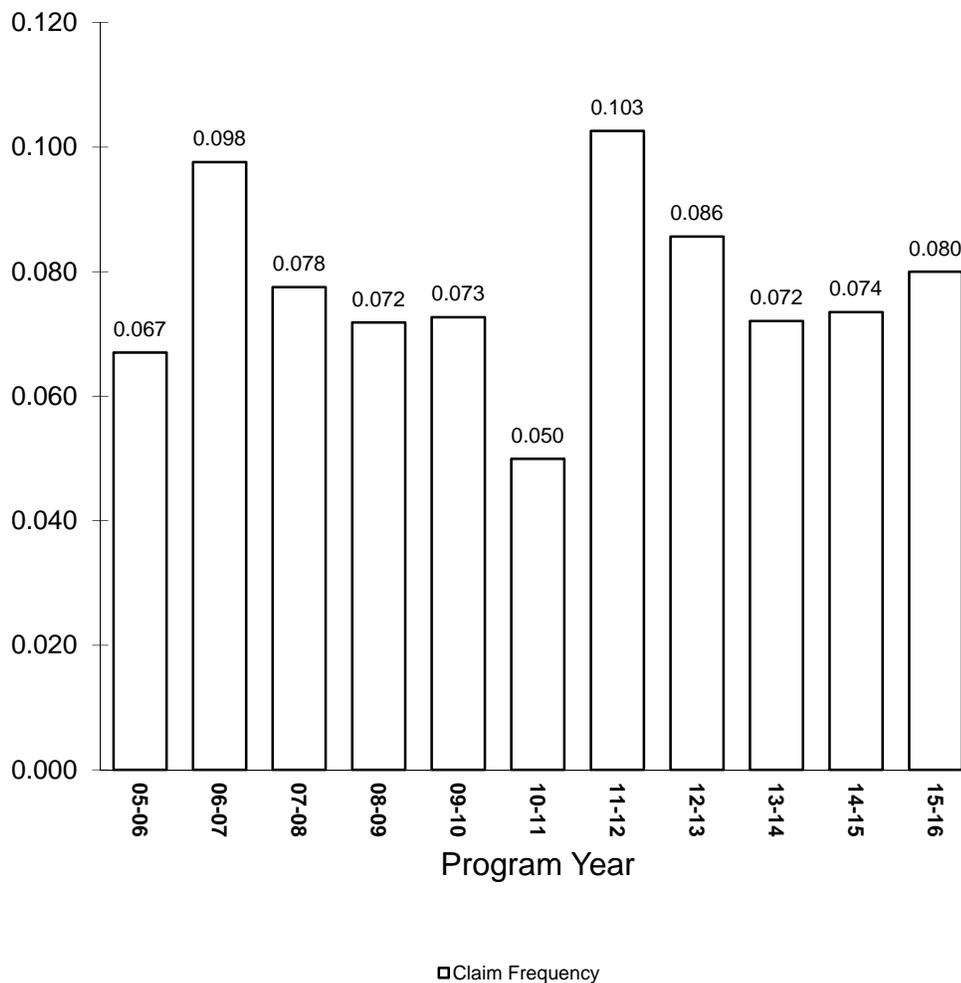


DRAFT

The shared layer frequency of claims per \$1 million payroll has been quite volatile, following no discernable pattern. Such volatility is not unexpected since the program receives very few claims per year. Thus even one additional claim can have a significant impact. We project the 2015-16 shared layer frequency to be 0.080 claims per \$1M payroll. See Graph 4b below.

Graph 4b

**NCCSIF - Workers' Compensation
Shared Layer
Number of Claims per
\$1 Million of Payroll**



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D. COMPARISON WITH PREVIOUS RESULTS

The prior report for Northern California Cities Self Insurance Fund was dated March 11, 2015. In the table below we display actual versus expected development of incurred losses and ALAE by accident year between the 12/31/2014 evaluation date of the prior report and the 12/31/2015 evaluation date of the current report.

Actual Versus Expected Incurred Loss and ALAE Development

Net of 4850 TD and 4850 SC

Accident Year	Expected Incurred Development	Actual Incurred Development	Actual Minus Expected
Prior	\$31,000	\$75,000	\$44,000
1995-96	12,000	27,000	15,000
1996-97	9,000	40,000	31,000
1997-98	12,000	(33,000)	(45,000)
1998-99	8,000	13,000	5,000
1999-00	14,000	(81,000)	(95,000)
2000-01	15,000	85,000	70,000
2001-02	11,000	(84,000)	(95,000)
2002-03	20,000	(14,000)	(34,000)
2003-04	18,000	(71,000)	(89,000)
2004-05	18,000	0	(18,000)
2005-06	23,000	72,000	49,000
2006-07	56,000	(183,000)	(239,000)
2007-08	59,000	82,000	23,000
2008-09	77,000	98,000	21,000
2009-10	72,000	296,000	224,000
2010-11	94,000	35,000	(59,000)
2011-12	144,000	160,000	16,000
2012-13	296,000	1,061,000	765,000
2013-14	737,000	1,384,000	647,000
2014-15	2,783,000	3,893,000	1,110,000
Total	\$4,509,000	\$6,855,000	\$2,346,000

As shown, actual incurred development was greater than anticipated since the prior report. Most of this difference was due to particularly adverse development in the most recent three years.

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In the table below we display actual versus expected development of paid losses and ALAE by accident year between the 12/31/2014 evaluation date of the prior report and the 12/31/2015 evaluation date of the current report.

Actual Versus Expected Paid Loss and ALAE Development

Net of 4850 TD and 4850 SC

Accident Year	Expected Paid Development	Actual Paid Development	Actual Minus Expected
Prior	\$120,000	\$103,000	(\$17,000)
1995-96	28,000	13,000	(15,000)
1996-97	26,000	4,000	(22,000)
1997-98	36,000	44,000	8,000
1998-99	21,000	20,000	(1,000)
1999-00	60,000	55,000	(5,000)
2000-01	47,000	26,000	(21,000)
2001-02	31,000	11,000	(20,000)
2002-03	87,000	86,000	(1,000)
2003-04	61,000	29,000	(32,000)
2004-05	93,000	22,000	(71,000)
2005-06	209,000	175,000	(34,000)
2006-07	254,000	64,000	(190,000)
2007-08	161,000	73,000	(88,000)
2008-09	246,000	116,000	(130,000)
2009-10	212,000	188,000	(24,000)
2010-11	318,000	291,000	(27,000)
2011-12	571,000	398,000	(173,000)
2012-13	833,000	784,000	(49,000)
2013-14	1,183,000	1,175,000	(8,000)
2014-15	1,918,000	1,300,000	(618,000)
Total	\$6,515,000	\$4,977,000	(\$1,538,000)

As shown, actual paid development was less than anticipated since the prior report.

DRAFT

In the table below we display the change in our estimates of the program's ultimate losses and ALAE by accident year since our prior report.

Change in Ultimate Loss and ALAE

Net of 4850 TD and 4850 SC

Accident Year	Prior Report	Current Report	Change In Ultimate
Prior	\$28,014,000	\$28,084,000	\$70,000
1995-96	4,153,000	4,168,000	15,000
1996-97	3,092,000	3,122,000	30,000
1997-98	4,507,000	4,462,000	(45,000)
1998-99	2,747,000	2,752,000	5,000
1999-00	5,273,000	5,175,000	(98,000)
2000-01	5,140,000	5,211,000	71,000
2001-02	4,055,000	3,958,000	(97,000)
2002-03	7,149,000	7,112,000	(37,000)
2003-04	4,315,000	4,223,000	(92,000)
2004-05	3,783,000	3,762,000	(21,000)
2005-06	4,280,000	4,327,000	47,000
2006-07	6,034,000	5,805,000	(229,000)
2007-08	3,930,000	3,967,000	37,000
2008-09	4,734,000	4,768,000	34,000
2009-10	4,319,000	4,644,000	325,000
2010-11	3,637,000	3,656,000	19,000
2011-12	5,668,000	5,864,000	196,000
2012-13	4,822,000	5,252,000	430,000
2013-14	5,769,000	5,976,000	207,000
2014-15	6,848,000	6,782,000	(66,000)
Total	\$122,269,000	\$123,070,000	\$801,000

As shown, overall we have increased our estimated ultimate losses by \$801,000 since our prior report. These changes track well with actual versus expected incurred and paid development mentioned above.

DRAFT

At the time of the prior report, we estimated the liability for outstanding claims as of June 30, 2015 to be \$26,967,000 at the discounted, expected level. Our current estimate as of June 30, 2016, is \$29,647,000, an increase in our assessment of NCCSIF's outstanding liabilities, as shown below:

Outstanding Claim Liabilities for Loss and LAE
Banking and Shared Layers Combined
Net of 4850 TD and 4850 SC

	Prior Report at June 30, 2015	Current Report at June 30, 2016	Change
(A) Case Reserves:	\$17,537,000	\$19,912,000	\$2,375,000
(B) IBNR Reserves:	9,438,000	9,769,000	331,000
(C) Claims Administration Reserves:	1,561,000	1,692,000	131,000
(D) Total Reserves:	\$28,536,000	\$31,373,000	\$2,837,000
(E) Offset for Investment Income:	(1,569,000)	(1,726,000)	(157,000)
(F) Total Outstanding Claim Liabilities:	\$26,967,000	\$29,647,000	\$2,680,000

As shown, our estimate of outstanding claims liabilities at the discounted, expected level has increased between June 30, 2015 and June 30, 2016 as reflected in our prior and current reports respectively.

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At the time of the prior report, available assets were estimated to be \$37,480,000 as of June 30, 2015, which corresponded to the then-estimated discounted liability for outstanding claims above the 90% confidence level. Available assets are currently estimated to be \$39,612,000 as of June 30, 2016, which corresponds to the currently estimated liability for outstanding claims above the 90% confidence level. It can be summarized as follows:

	Prior Report at June 30, 2015	Current Report at June 30, 2016	Change
(A) Outstanding Liability at the Discounted Expected Level:	\$26,967,000	\$29,647,000	\$2,680,000
(B) Estimated Assets At June 30:	37,480,000	39,612,000	2,132,000
(C) Surplus/(Deficit):	\$10,513,000	\$9,965,000	(\$548,000)

DRAFT

At the time of the prior report, our funding estimate for the 2015-16 year was \$7,792,000 at the discounted, expected level. That amount included allocated loss adjustment expenses (ALAE), unallocated loss adjustment expenses (ULAE), and a discount for anticipated investment income. Our current estimate for the 2016-17 year is \$7,912,000 at the discounted, expected level, an increase in the program's expected loss costs, as shown in the table below:

Comparison of Funding for Loss and LAE Banking and Shared Layers Combined Net of 4850 TD and 4850 SC

	Prior Report 2015-16 Pool Limit = \$500,000	Current Report 2016-17 Pool Limit = \$500,000	Change
(A) Ultimate Loss and ALAE:	\$7,458,000	\$7,562,000	\$104,000
(B) Ultimate Claims Administration (ULAE):	659,000	670,000	11,000
(C) Total Claim Costs:	\$8,117,000	\$8,232,000	\$115,000
(D) Offset for Investment Income:	(325,000)	(320,000)	5,000
(E) Total Recommended Funding:	\$7,792,000	\$7,912,000	\$120,000
(F) Funding per \$100 of Payroll:	\$3.96	\$4.02	\$0.06

As you can see, our funding recommendations at the discounted, expected level have increased between 2015-16 and 2016-17, as shown in our prior and current reports respectively.

IV. GLOSSARY OF ACTUARIAL TERMS

Accident Year - Year during which the accidents that generate a group of claims occurs, regardless of when the claims are reported, payments are made, or reserves are established.

Allocated Loss Adjustment Expenses (ALAE) - Expense incurred in settling claims that can be directly attributed to specific individual claims (e.g., legal fees, investigative fees, court charges, etc.)

Benefit Level Factor - Factor used to adjust historical losses to the current level of workers' compensation benefits.

Case Reserve - The amount left to be paid on a claim, as estimated by the claims administrator.

Claim Count Development Factor - A factor that is applied to the number of claims reported in a particular accident period in order to estimate the number of claims that will ultimately be reported.

Claim Frequency - Number of claims per \$1 million of payroll.

Confidence Level - An estimated probability that a given level of funding will be adequate to pay actual claims costs. For example, the 85% confidence level refers to an estimate for which there is an 85% chance that the amount will be sufficient to pay loss costs.

Discount Factor - A factor to adjust estimated loss costs to reflect anticipated investment income from assets held prior to actual claim payout.

Expected Losses - The best estimate of the full, ultimate value of loss costs.

Incurred but not Reported (IBNR) Losses - Losses for which the accident has occurred but the claim has not yet been reported. This is the ultimate value of losses, less any amount that has been set up as reported losses by the claims adjuster. It includes both amounts for claims incurred but not yet received by the administrator and loss development on already reported claims.

Loss Development Factor - A factor applied to losses for a particular accident period to reflect the fact that reported and paid losses do not reflect final values until all claims are settled (see Section IV).

Loss Rate - Ultimate losses per \$100 of payroll.

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Non-Claims Related Expenses – Program expenses not directly associated with claims settlement and administration, such as excess insurance, safety program expenses, and general overhead. These exclude expenses associated with loss settlements (Indemnity/Medical, BI/PD), legal expenses associated with individual claims (ALAE), and claims administration (ULAE).

Outstanding Losses - Losses that have been incurred but not paid. This is the ultimate value of losses less any amount that has been paid.

Paid Losses - Losses actually paid on all reported claims.

Program Losses - Losses, including ALAE, limited to the SIR for each occurrence.

Reported Losses - The total expected value of losses as estimated by the claims administrator. This is the sum of paid losses and case reserves.

Self-Insured Retention (SIR) - The level at which an excess insurance policy is triggered to begin payments on a claim. Financially, this is similar to an insurance deductible.

Severity - Average claim cost.

Ultimate Losses - The value of claim costs at the time when all claims have been settled. This amount must be estimated until all claims are actually settled.

Unallocated Loss Adjustment Expenses (ULAE) – Claim settlement expenses that cannot be directly attributed to individual claims (e.g., claims adjusters' salaries, taxes, etc.)

Northern California Cities Self Insurance Fund - WC

Funding Guidelines for Outstanding Liabilities (Excluding 4850 TD and 4850 SC)

December 31, 2015

	Total	Banking	Shared
(A) Estimated Ultimate Losses Incurred through 12/31/15: (From Appendix G)	\$126,766,000	\$96,120,000	\$30,646,000
(B) Estimated Paid Losses through 12/31/15: (From Appendix G)	97,180,000	81,463,000	15,717,000
(C) Estimated Liability for Claims Outstanding at 12/31/15: (From Appendix G)	\$29,586,000	\$14,657,000	\$14,929,000
(D) Estimated Liability for Outstanding Claims Administration Fees at 12/31/15: (From Appendix F)	1,630,000	1,630,000	0
(E) Total Outstanding Liability for Claims at 12/31/15: (C) + (D))	\$31,216,000	\$16,287,000	\$14,929,000
(F) Anticipated Investment Income: (E) x [1 - Appendix I, Page 1, (H)]	1,717,000	900,000	821,000
(G) Discounted Outstanding Liability for Claims at 12/31/15: (E) - (F))	\$29,499,000	\$15,387,000	\$14,112,000
(H) Confidence Level Factor: (From Appendix J)			
60%	1.026	1.024	1.028
65%	1.052	1.043	1.062
70%	1.082	1.064	1.102
75%	1.114	1.087	1.143
80%	1.152	1.113	1.195
85%	1.197	1.145	1.254
90%	1.257	1.186	1.334
(I) Total Required Available Funding at December 31, 2015 (G) * (H))			
60%	\$30,266,000	\$15,756,000	\$14,510,000
65%	31,033,000	16,049,000	14,984,000
70%	31,918,000	16,372,000	15,546,000
75%	32,862,000	16,726,000	16,136,000
80%	33,983,000	17,126,000	16,857,000
85%	35,310,000	17,618,000	17,692,000
90%	37,080,000	18,249,000	18,831,000
(J) Available Assets at December 31, 2015	\$39,111,000	\$19,715,000	\$19,396,000
(K) Funding Surplus/(Deficit) at December 31, 2015 (J) - (I))			
60%	\$8,845,000	\$3,959,000	\$4,886,000
65%	8,078,000	3,666,000	4,412,000
70%	7,193,000	3,343,000	3,850,000
75%	6,249,000	2,989,000	3,260,000
80%	5,128,000	2,589,000	2,539,000
85%	3,801,000	2,097,000	1,704,000
90%	2,031,000	1,466,000	565,000

Northern California Cities Self Insurance Fund - WC

Funding Guidelines for Outstanding Liabilities (Excluding 4850 TD and 4850 SC)

June 30, 2016

	Total	Banking	Shared
(A) Estimated Ultimate Losses Incurred through 6/30/16: (From Appendix G)	\$130,461,000	\$98,556,000	\$31,905,000
(B) Estimated Paid Losses through 6/30/16: (From Appendix G)	100,780,000	83,873,000	16,907,000
(C) Estimated Liability for Claims Outstanding at 6/30/16: (From Appendix G)	\$29,681,000	\$14,683,000	\$14,998,000
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/16: (From Appendix F)	1,692,000	1,692,000	0
(E) Total Outstanding Liability for Claims at 6/30/16: (C) + (D))	\$31,373,000	\$16,375,000	\$14,998,000
(F) Anticipated Investment Income: (E) x [1 - Appendix I, Page 1, (H)]	1,726,000	901,000	825,000
(G) Discounted Outstanding Liability for Claims at 6/30/16: (E) - (F))	\$29,647,000	\$15,474,000	\$14,173,000
(H) Confidence Level Factor: (From Appendix J)			
60%	1.026	1.024	1.028
65%	1.052	1.043	1.062
70%	1.082	1.064	1.102
75%	1.114	1.087	1.144
80%	1.152	1.113	1.195
85%	1.197	1.145	1.254
90%	1.257	1.186	1.335
(I) Total Required Available Funding at June 30, 2016 (G) * (H))			
60%	\$30,418,000	\$15,845,000	\$14,573,000
65%	31,189,000	16,139,000	15,050,000
70%	32,078,000	16,464,000	15,614,000
75%	33,027,000	16,820,000	16,207,000
80%	34,153,000	17,223,000	16,930,000
85%	35,487,000	17,718,000	17,769,000
90%	37,266,000	18,352,000	18,914,000
(J) Available Assets at June 30, 2016	\$39,612,000	\$19,824,000	\$19,788,000
(K) Funding Surplus/(Deficit) at June 30, 2016 (J) - (I))			
60%	\$9,194,000	\$3,979,000	\$5,215,000
65%	8,423,000	3,685,000	4,738,000
70%	7,534,000	3,360,000	4,174,000
75%	6,585,000	3,004,000	3,581,000
80%	5,459,000	2,601,000	2,858,000
85%	4,125,000	2,106,000	2,019,000
90%	2,346,000	1,472,000	874,000

Northern California Cities Self Insurance Fund - WC

Funding Options for Program Year 2016-2017 (Excluding 4850 TD and 4850 SC)

Banking Layer Retention: \$100,000
Shared Layer Retention: \$500,000

	Total	Banking	Shared
(A) Estimated Ultimate Losses Incurred in Accident Year 2016-2017:	\$7,562,000	\$4,938,000	\$2,624,000
(B) Estimated Claims Administration Fees Incurred in Accident Year 2016-2017: (From Exhibit 5, Page 1, item (L))	670,000	670,000	0
(C) Total Claims Costs Incurred in Accident Year 2016-2017: ((A) + (B))	\$8,232,000	\$5,608,000	\$2,624,000
(D) Anticipated Investment Income: ((C) x [1 - Appendix I, Page 2, (F)])	320,000	218,000	102,000
(E) Discounted Total Claims Costs Incurred in Accident Year 2016-2017: ((C) - (D))	\$7,912,000	\$5,390,000	\$2,522,000
(F) Funding Rates for 2016-2017 Incurred Claims Costs	\$4.020	\$2.739	\$1.282
(H) Confidence Level Factor: (From Appendix J)			
60%	1.032	1.032	1.032
65%	1.066	1.057	1.085
67.5%	1.084	1.071	1.114
70%	1.103	1.084	1.144
75%	1.144	1.114	1.208
80%	1.192	1.149	1.284
85%	1.250	1.190	1.378
90%	1.326	1.245	1.499
(I) Total Required Required Funding for 2016-2017 Incurred Claims Costs ((G) * (H))			
60%	\$8,165,000	\$5,562,000	\$2,603,000
65%	8,434,000	5,697,000	2,737,000
67.5%	8,580,000	5,770,000	2,810,000
70%	8,727,000	5,843,000	2,884,000
75%	9,051,000	6,004,000	3,047,000
80%	9,431,000	6,193,000	3,238,000
85%	9,890,000	6,414,000	3,476,000
90%	10,491,000	6,711,000	3,780,000
(I) Funding Rates for 2016-2017 Incurred Claims Costs			
60%	\$4.149	\$2.826	\$1.323
65%	4.286	2.895	1.391
67.5%	4.360	2.932	1.428
70%	4.434	2.969	1.465
75%	4.599	3.051	1.548
80%	4.792	3.147	1.645
85%	5.025	3.259	1.766
90%	5.331	3.410	1.921

Rates based on 2016-2017 payroll of \$196,800,000

Northern California Cities Self Insurance Fund - WC

Funding Options for Program Year 2016-2017 (INCLUDING 4850 TD and 4850 SC)

Banking Layer Retention: \$100,000
Shared Layer Retention: \$500,000

	Total	Banking	Shared
(A) Estimated Ultimate Losses Incurred in Accident Year 2016-2017:	\$8,961,000	\$5,852,000	\$3,109,000
(B) Estimated Claims Administration Fees Incurred in Accident Year 2016-2017: (From Exhibit 5, Page 1, item (L))	670,000	670,000	0
(C) Total Claims Costs Incurred in Accident Year 2016-2017: ((A) + (B))	\$9,631,000	\$6,522,000	\$3,109,000
(D) Anticipated Investment Income: ((C) x [1 - Appendix I, Page 2, (F)])	374,000	253,000	121,000
(E) Discounted Total Claims Costs Incurred in Accident Year 2016-2017: ((C) - (D))	\$9,257,000	\$6,269,000	\$2,988,000
(F) Funding Rates for 2016-2017 Incurred Claims Costs	\$4.704	\$3.185	\$1.518
(H) Confidence Level Factor: (From Appendix J)			
60%	1.032	1.032	1.032
65%	1.066	1.057	1.085
67.5%	1.084	1.071	1.113
70%	1.103	1.084	1.143
75%	1.144	1.114	1.207
80%	1.192	1.149	1.282
85%	1.250	1.190	1.376
90%	1.326	1.245	1.496
(I) Total Required Required Funding for 2016-2017 Incurred Claims Costs ((G) * (H))			
60%	\$9,553,000	\$6,470,000	\$3,083,000
65%	9,868,000	6,626,000	3,242,000
67.5%	10,038,000	6,711,000	3,327,000
70%	10,210,000	6,796,000	3,414,000
75%	10,590,000	6,984,000	3,606,000
80%	11,034,000	7,203,000	3,831,000
85%	11,571,000	7,460,000	4,111,000
90%	12,275,000	7,805,000	4,470,000
(I) Funding Rates for 2016-2017 Incurred Claims Costs			
60%	\$4.854	\$3.288	\$1.567
65%	5.014	3.367	1.647
67.5%	5.101	3.410	1.691
70%	5.188	3.453	1.735
75%	5.381	3.549	1.832
80%	5.607	3.660	1.947
85%	5.880	3.791	2.089
90%	6.237	3.966	2.271

Rates based on 2016-2017 payroll of \$196,800,000



Northern California Cities Self Insurance Fund
Executive Committee Meeting
March 31, 2016

Agenda Item H.1.b.

ACTUARIAL STUDIES – FY 16/17 LIABILITY PROGRAM

ACTION ITEM

ISSUE: NCCSIF's actuary provides an annual report to assist members in making funding, dividend and assessment decisions. A summary of this year's report is provided below and will be discussed in more detail at the meeting.

FY 16/17 Funding: Total recommended funding for banking and shared risk layer is \$3,541,000 at the current 67.5% Confidence Level (CL), slightly above the funding of \$3,300,000 for FY 15/16. *The rate at the Expected CL is \$2.029 per \$100 in payroll, compared to \$1.919 last year, an increase of 5.7%.*

Outstanding Liabilities at June 30th: The Actuary estimates the Liability Program will have total assets of approximately \$11,489,000 on June 30, 2016, compared to \$9,914,000 last year. The estimated total Outstanding Liability at June 30 is \$13,345,000 at the 90% Confidence Level (CL), compared to 11,301,000 last year. *This results in an estimated deficit of \$1,856,000 in net position above the 90% C.L., compared to \$1,387,000 last year.*

Assets for the Banking Layer are estimated at \$5,109,000 as of June 30, 2016, compared to \$4,402,000 in 2015. Banking Layer liabilities are \$3,474,000 at the 90% confidence level, compared to \$3,192,000 last year. *This means the Banking Layer net position above the 90% CL is estimated at \$1,635,000, compared to \$581,000 in 2015.*

Assets for the Shared Risk Layer are estimated to be \$6,380,000 at June 30, 2016, compared to \$5,512,000 in 2015. Liabilities are estimated at \$9,871,000 at the 90% CL, compared to \$7,899,000 last year. *This results in an estimated deficit of \$3,491,000 in net position above the 90% CL, compared to a deficit of \$2,387,000 last year.*

RECOMMENDATION: Request the Actuary to Finalize the report for presentation to the full Board at the April, 28, 2016, Board of Directors meeting.

FISCAL IMPACT: T.B.D.; depending on chosen Confidence Level. The current CL is 67.5%, with goal of increasing to 70%. Due to the continued deficit at the 90% CL, the Shared Layer assessment of \$600,000 will also continue.

BACKGROUND: NCCSIF annually receives an actuary report to determine the estimated Outstanding Liabilities (OL) for the Liability program as of June 30 and to estimate the amount of funding required for the upcoming fiscal year. These figures are used for financial reporting purposes and to prepare the budget for member deposits.

ATTACHMENT(S): 16/17 Liability Actuarial Study – *DRAFT* Summary & Select Exhibits

Wednesday, March 9, 2016

Mr. Marcus Beverly
Vice President
Northern California Cities Self Insurance Fund
C/o Alliant Insurance Services, Inc.
1792 Tribute Road, Suite 450
Sacramento, CA 95815

Re: Actuarial Review of the Self-Insured Liability Program

Dear Mr. Beverly:

As you requested, we have completed our review of Northern California Cities Self Insurance Fund's self-insured liability program. Assuming a pool limit of \$500,000 per occurrence, we estimate the ultimate cost of claims and expenses for claims incurred during the 2016-17 program years to be \$3,124,000. Of this amount, \$1,529,000 is for the banking layer (\$0 – \$50,000 per occurrence) and \$1,595,000 is for the shared layer (\$50,000 – \$500,000 per occurrence). These amounts include allocated loss adjustment expenses (ALAE), unallocated loss adjustment expenses (ULAE), and a discount for anticipated investment income. ALAE is the direct cost associated with the defense of individual claims (e.g. legal fees, investigation fees, court charges). ULAE is the cost to administer all claims to final settlement, which may be years into the future (e.g. claims adjusters' salaries, taxes). The discount for investment income is calculated based on the likely payout pattern of NCCSIF's claims, assuming a 1.5% return on investments per year. For budgeting purposes, the expected cost of 2016-17 claims translates to rates of \$2.029 per \$100 payroll, \$.993 for the banking layer and \$1.107 for the shared layer (assuming \$153,940,000 in rated payroll).

In addition, we estimate the program's liability for outstanding claims to be \$9,670,000 as of June 30, 2016, again including ALAE and ULAE, and discounted for anticipated investment income. Of this amount, \$2,604,000 is for the banking layer and \$7,066,000 is for the shared layer. Given estimated program assets of \$11,489,000 as of June 30, 2016, the program is expected to be funded between the 75% and 80% confidence levels on a combined basis. The banking layer is expected to be funded above the 90% confidence level. The shared layer is expected to be funded below the expected level. (See Graphs 1a, 1b and 1c on pages 10, 11, and 12.)

The \$9,670,000 estimate is the minimum liability to be booked by NCCSIF at June 30, 2016 for Northern California Cities Self Insurance Fund's liability program, in accordance with Governmental Accounting Standards Board (GASB) Statement #10. GASB #10 requires NCCSIF to accrue a liability on its financial statements for the ultimate cost of claims and expenses associated with all reported and unreported claims, including ALAE and ULAE. GASB #10 does not prohibit the discounting of losses to recognize investment income.

DRAFT

Our conclusions regarding NCCSIF's liability for unpaid loss and loss adjustment expenses (LAE) at June 30, 2016 are summarized in the table below.

Northern California Cities Self Insurance Fund
Self-Insured Liability Program
Estimated Liability for Unpaid Loss and LAE
Banking and Shared Layers Combined
at June 30, 2016

	Expected	Marginally Acceptable 70% CL	Recommended Range			Conservative 90% CL
			Low 75% CL	Target 80% CL	High 85% CL	
Loss and ALAE	\$9,928,000					
ULAE*	0					
Investment Income Offset	(258,000)					
Discounted Loss and LAE	\$9,670,000	\$10,743,000	\$11,208,000	\$11,759,000	\$12,436,000	\$13,345,000
Assets	11,489,000					
Surplus or (Deficit)	\$1,819,000	\$746,000	\$281,000	(\$270,000)	(\$947,000)	(\$1,856,000)

* ULAE is included with Loss and ALAE

Northern California Cities Self Insurance Fund
Self-Insured Liability Program
Estimated Liability for Unpaid Loss and LAE
Banking Layer
at June 30, 2016

	Expected	Marginally Acceptable 70% CL	Recommended Range			Conservative 90% CL
			Low 75% CL	Target 80% CL	High 85% CL	
Loss and ALAE	\$2,673,000					
ULAE*	0					
Investment Income Offset	(69,000)					
Discounted Loss and LAE	\$2,604,000	\$2,857,000	\$2,969,000	\$3,099,000	\$3,260,000	\$3,474,000
Assets	5,109,000					
Surplus or (Deficit)	\$2,505,000	\$2,252,000	\$2,140,000	\$2,010,000	\$1,849,000	\$1,635,000

* ULAE is included with Loss and ALAE

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Northern California Cities Self Insurance Fund
 Self-Insured Liability Program
 Estimated Liability for Unpaid Loss and LAE
Shared Layer
 at June 30, 2016

	Expected	Marginally Acceptable 70% CL	Recommended Range			Conservative 90% CL
			Low 75% CL	Target 80% CL	High 85% CL	
Loss and ALAE	\$7,255,000					
ULAE*	0					
Investment Income Offset	(189,000)					
Discounted Loss and LAE	\$7,066,000	\$7,886,000	\$8,239,000	\$8,660,000	\$9,176,000	\$9,871,000
Assets	6,380,000					
Surplus or (Deficit)	(\$686,000)	(\$1,506,000)	(\$1,859,000)	(\$2,280,000)	(\$2,796,000)	(\$3,491,000)

* ULAE is included with Loss and ALAE

GASB #10 does not address an actual asset requirement for the program, but only speaks to the liability to be recorded on NCCSIF's financial statements. Because actuarial estimates of claims costs are subject to some uncertainty, we recommend that an amount in addition to the discounted expected loss costs be set aside as a risk margin for contingencies. Generally, the amount should be sufficient to fund assets to the 75% to 85% confidence level for primary programs. We consider funding assets to the 70% confidence level to be marginally acceptable and funding assets to the 90% confidence level to be conservative.

DRAFT

The table below shows our funding recommendations for Northern California Cities Self Insurance Fund for the 2016-17 fiscal year.

Northern California Cities Self Insurance Fund
Self-Insured Liability Program

Loss and LAE Funding Guidelines for 2016-17

Banking and Shared Layers Combined

Banking Layer: \$0 to \$50,000

Shared Layer: \$50,000 to \$500,000

	Expected	Marginally Acceptable		Recommended Range		
		60% CL	65% CL	Low 70% CL	Target 75% CL	High 80% CL
Loss and ALAE	\$3,227,000					
ULAE	0					
Investment Income Offset	(103,000)					
Discounted Loss and LAE	\$3,124,000	\$3,230,000	\$3,430,000	\$3,652,000	\$3,902,000	\$4,199,000
Rate per \$100 of 2016-17 Payroll	\$2.029	\$2.098	\$2.228	\$2.372	\$2.535	\$2.728

* ULAE is included with Loss and ALAE

Northern California Cities Self Insurance Fund
Self-Insured Liability Program

Loss and LAE Funding Guidelines for 2016-17

Banking Layers

Banking Layer: \$0 to \$50,000

	Expected	Marginally Acceptable		Recommended Range		
		60% CL	65% CL	Low 70% CL	Target 75% CL	High 80% CL
Loss and ALAE	\$1,559,000					
ULAE	0					
Investment Income Offset	(30,000)					
Discounted Loss and LAE	\$1,529,000	\$1,581,000	\$1,679,000	\$1,786,000	\$1,907,000	\$2,051,000
Rate per \$100 of 2016-17 Payroll	\$0.993	\$1.027	\$1.091	\$1.160	\$1.239	\$1.332

* ULAE is included with Loss and ALAE

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Northern California Cities Self Insurance Fund
 Self-Insured Liability Program
 Loss and LAE Funding Guidelines for 2016-17
 Shared Layers
 Shared Layer: \$50,000 to \$500,000

	Expected	Marginally Acceptable		Recommended Range		
		60% CL	65% CL	Low 70% CL	Target 75% CL	High 80% CL
Loss and ALAE	\$1,668,000					
ULAE	0					
Investment Income Offset	(73,000)					
Discounted Loss and LAE	\$1,595,000	\$1,649,000	\$1,751,000	\$1,866,000	\$1,995,000	\$2,148,000
Rate per \$100 of 2016-17 Payroll	\$1.036	\$1.071	\$1.137	\$1.212	\$1.296	\$1.395

* ULAE is included with Loss and ALAE

The funding recommendations shown in the table above do not include any recognition of the existing funding margin (surplus or deficit) at June 30, 2016. They are for losses and loss adjustment expenses only, and do not include a provision for loss control, overhead, excess insurance premiums, and other expenses associated with the program.

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The report that follows outlines the scope of our study, its background, and our conclusions, recommendations, and assumptions. Judgments regarding the appropriateness of our conclusions and recommendations should be made only after studying the report in its entirety, including the graphs, attachments, exhibits and appendices. Our report has been developed for NCCSIF's internal use. It is not intended for general circulation.

We appreciate the opportunity to be of service to Northern California Cities Self Insurance Fund in preparing this report. Please feel free to call Mike Harrington at (916) 244-1162 or Nina Gau at (916)244-1193 with any questions you may have concerning this report.

Sincerely,

Bickmore

DRAFT

Mike Harrington, FCAS, MAAA
Director, Property and Casualty Actuarial Services, Bickmore
Fellow, Casualty Actuarial Society
Member, American Academy of Actuaries

DRAFT

Nina Gau, FCAS, MAAA
Manager, Property and Casualty Actuarial Services, Bickmore
Fellow, Casualty Actuarial Society
Member, American Academy of Actuaries

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DRAFT

I. BACKGROUND

Northern California Cities Self Insurance Fund began its self-insured liability program on July 1, 1981. The program began with eight members and now includes nineteen Northern California municipalities delineated below.

ANDERSON	FOLSOM	LINCOLN	RIO VISTA
AUBURN	GALT	MARYSVILLE	ROCKLIN
COLUSA	GRIDLEY	OROVILLE	WILLOWS
CORNING	IONE	PARADISE	YUBA CITY
DIXON	JACKSON	RED BLUFF	

Its current self-insured retention is \$500,000, and excess coverage is provided by CJPRMA. Claims administration services are provided by York Insurance Services. Additional background on the program is shown in Appendix K.

As of June 30, 2016, NCCSIF is expected to have assets of \$11,489,000 for the program. Additional background on program funding is given in Appendix L.

Although NCCSIF carries a self-insured retention of \$500,000, the program is actually split into two pieces, a banking layer and a shared layer. Each member is directly responsible for its actual losses in the banking layer. The shared layer losses are pooled among members.

For program years 2006-07 and prior, the banking layer applies to the first \$25,000 of each loss (\$100,000 for the City of Folsom). The shared layer applies to the portion of each loss between \$25,000 and \$500,000.

Starting with the 2007-08 program year, the banking layer applies to the first \$50,000 of each loss (\$100,000 for the City of Folsom). The shared layer applies to the portion of each loss between \$50,000 and \$1,000,000. Effective 7/1/2013, NCCSIF decreased the shared layer retention to \$500,000.

The City of Ione joined NCCSIF on 7/1/2010 and carried a banking layer of \$25,000. Effective 7/1/2013, the City increased the banking layer retention to \$50,000.

The purpose of this review is to provide a guide to NCCSIF to determine reasonable funding levels for its self-insurance program according to the funding policy NCCSIF has adopted and to comply with Governmental Accounting Standards Board Statements #10 and #30. The specific objectives of the study are to estimate NCCSIF's liability for outstanding claims as of June 30, 2016, project ultimate loss costs for 2016-17, and provide funding guidelines to meet these liabilities and future costs.

II. CONCLUSIONS AND RECOMMENDATIONS

A. LIABILITY FOR OUTSTANDING CLAIMS

Graphs 1a, 1b and 1c on the following pages summarize our assessment of NCCSIF's funding position as of June 30, 2016. The dark-colored bars indicate our estimates of the program's liability for outstanding claims before recognition of the investment income that can be earned on the assets held before the claim payments come due. The horizontal line across each graph indicates NCCSIF's available assets at June 30, 2016.

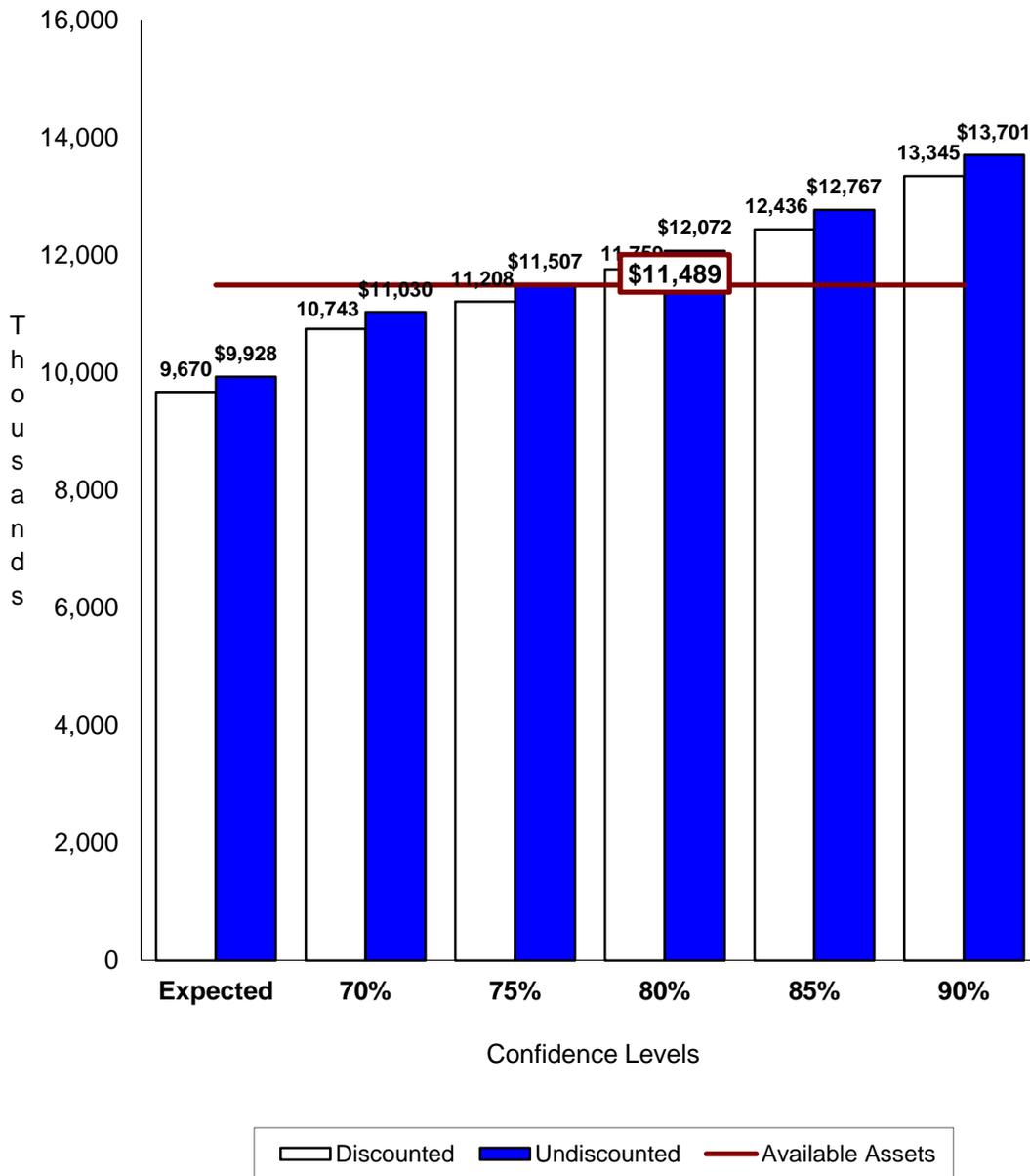
Our best estimate of the full value of NCCSIF's liability for outstanding claims within its pool limit is \$9,928,000, \$2,673,000 for the banking layer and \$7,255,000 for the shared layer as of June 30, 2016. These amounts include losses, allocated loss adjustment expenses (ALAE), and unallocated loss adjustment expenses (ULAE). ALAE is the direct cost associated with the defense of individual claims (e.g. legal fees, investigation fees, court charges). ULAE is the cost to administer claims to final settlement, which may be years in the future (e.g. claims adjusters' salaries, taxes).

There is some measure of uncertainty associated with our best estimate because of the random nature of much of the process that determines ultimate claims costs. For this reason, we generally recommend that a program such as this include some funding margin for the possibility that actual loss costs will be greater than the best estimate. We generally measure the amount of this margin by thinking in terms of the probability distribution of actual possible results around our best estimate. As the margin grows, the probability that the corresponding funding amount will be sufficient to meet actual claim liabilities increases. We typically refer to this probability as the "confidence level" of funding. Graphs 1a, 1b and 1c show the liabilities for outstanding claims at several confidence levels that are typically of interest to risk managers in formulating funding policies for self-insurance programs.

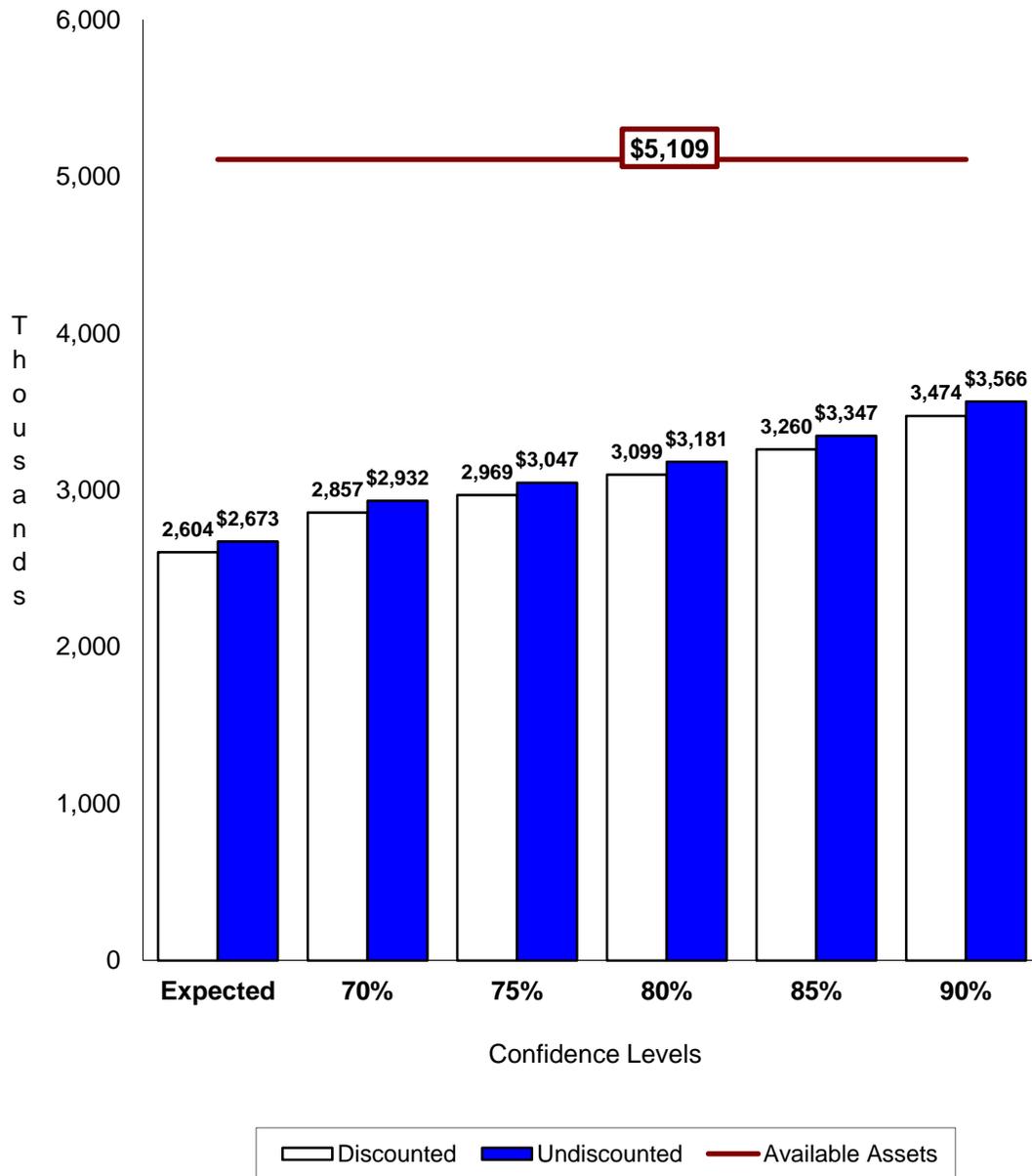
NCCSIF can earn investment income on the assets it holds until claims payments come due. Assuming a long-term average annual return on investments of 1.5%, we estimate the impact of investment income earnings to be about 3% if the program is funded within the range indicated in the graphs, resulting in a discounted liability for outstanding claims of \$9,670,000, \$2,604,000 for the banking layer, and \$7,066,000 for the shared layer as of June 30, 2016.

Investment income earnings will be less than this when the program does not maintain sufficient funding, and more when there is excess funding. Thus, thinking in terms of liabilities discounted for investment income can actually mask funding deficiencies and redundancies that might otherwise be obvious. However, the discounted liabilities do represent legitimate funding targets. The light-colored bars on Graphs 1a, 1b and 1c show our estimates of NCCSIF's discounted liability for outstanding claims.

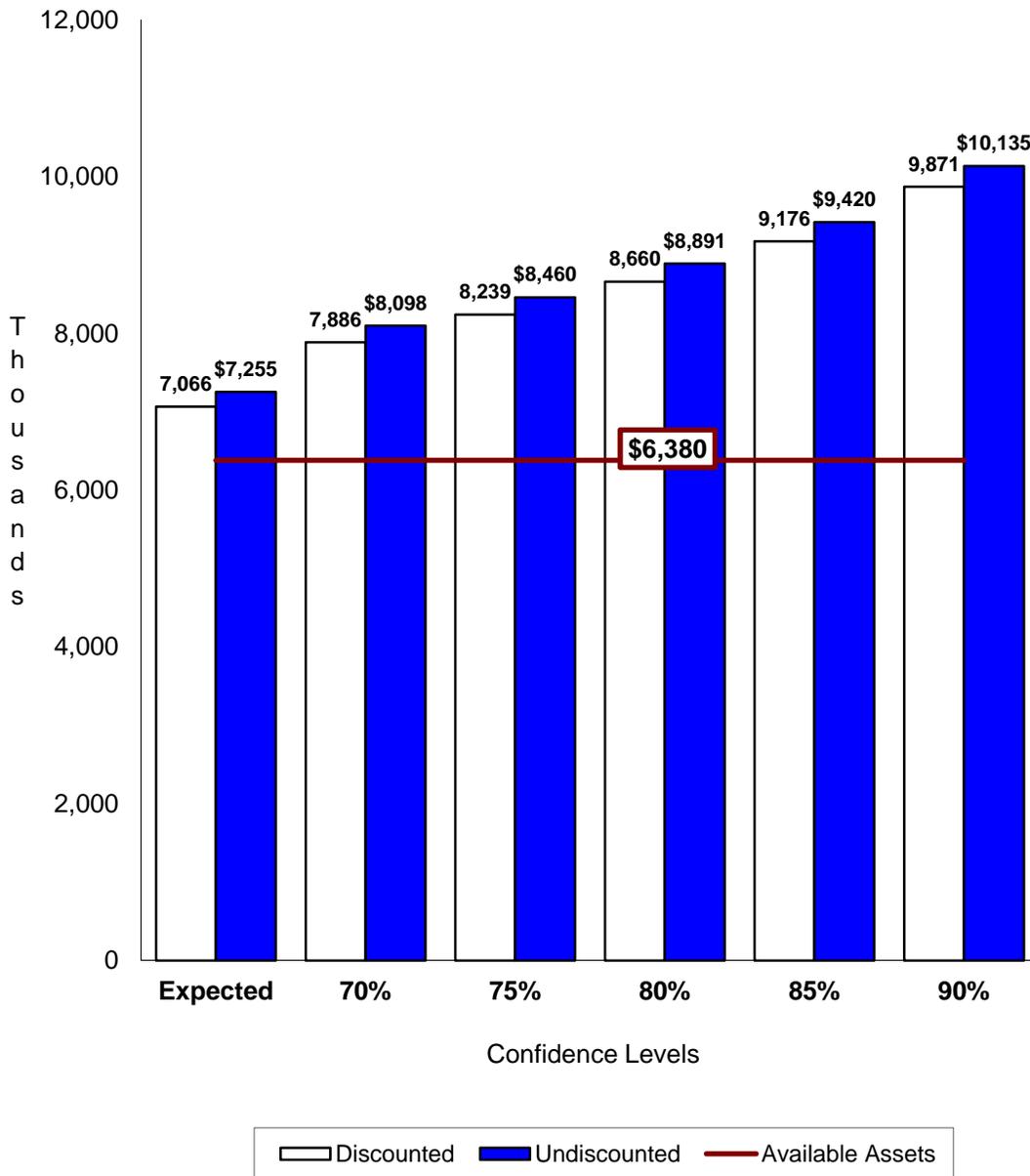
NCCSIF - Liability
Available Assets vs Outstanding Liability (\$000's)
at June 30, 2016
Banking and Shared Layers Combined



NCCSIF - Liability
Available Assets vs Outstanding Liability (\$000's)
at June 30, 2016
Banking Layer



NCCSIF - Liability
Available Assets vs Outstanding Liability (\$000's)
at June 30, 2016
Shared Layer



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The table below displays a breakdown of the program's outstanding loss and LAE liabilities into case reserves and incurred but not reported (IBNR) reserves at June 30, 2016, before recognition of investment income.

Northern California Cities Self Insurance Fund
Self-Insured Liability Program
Estimated Liability for Unpaid Loss and LAE at June 30, 2016

Year	Case Reserves	IBNR Reserves	Total Outstanding
Prior	\$0	\$0	\$0
2007-08	122,223	11,337	133,560
2008-09	\$321,658	\$19,318	\$340,976
2009-10	778,864	49,977	828,841
2010-11	42,503	71,967	114,470
2011-12	819,849	128,661	948,510
2012-13	759,435	166,927	926,362
2013-14	1,265,844	295,677	1,561,521
2014-15	1,736,955	625,979	2,362,934
2015-16	647,532	2,062,822	2,710,354
Loss and ALAE	\$6,494,863	\$3,432,665	\$9,927,528
ULAE		0	0
Total	\$6,494,863	\$3,432,665	\$9,927,528

B. PROGRAM FUNDING: GOALS AND OBJECTIVES

As self-insurance programs have proliferated among public entities, it has become apparent that there is a large measure of inconsistency in the way in which these programs recognize and account for their claims costs. This is the result of the fact that there have been several different sources of guidance available, none of which has been completely relevant to public entity self-insurance programs.

According to the Governmental Accounting Standards Board (GASB), the most relevant source of guidance on the subject is Financial Accounting Standards Board Statement #60. A liability for unpaid claim costs, including all loss adjustment expenses, should be accrued at the time the self-insured events occur. This liability should include an allowance for incurred but not reported claims. It may be discounted for investment income at an appropriate rate of return, provided the discounting is disclosed. The regulations detailing the way in which this must be done are outlined in GASB's statements #10 and #30. These regulations are required to be applied by NCCSIF.

GASB #10 and #30 do not address asset requirements. They do, however, allow a range of amounts to be recognized for accounting purposes; specifically, GASB #10 and #30 allow recognition of a risk margin for unexpectedly adverse loss experience. Thus, for accounting purposes, it is possible to formulate a funding policy from a range of alternatives. The uncertainty in any estimate of the program's liability for outstanding claims should be taken into consideration in determining funding policy, but it may be offset by recognizing anticipated investment income earnings. This usually means developing a funding program based on discounted claims costs with some risk margin for unexpected adverse loss experience.

The amount of the risk margin should be a question of long-term funding policy. We recommend that the risk margin be determined by thinking in terms of the probability that a given level of assets will prove to be adequate. For example, a reasonable goal might be to maintain assets at the 85% confidence level.

A key factor to consider in determining funding policy is the degree to which stability is required in the level of contributions to the program from year to year. If you elect to maintain assets at a low confidence level, the chances are much greater that future events will prove that additional contributions should have been made for old claims. The additional contributions for old claims may be required at the same time that costs are increasing dramatically on new claims. The burden of funding for increases on past years as well as on current years, may well be prohibitive.

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We generally recommend maintaining program assets at the 80% confidence level, after recognition of investment income, with a recommended range of the 75% to 85% confidence levels. We tend to think of the 70% confidence level as marginally acceptable and of the 90% confidence level as conservative. We recommend the 75% to 85% confidence level range because the probabilities are reasonably high that resulting assets will be sufficient to meet claim liabilities, yet the required risk margins are not so large that they will cause most self-insured entities to experience undue financial hardship. In addition, within this range, anticipated investment income generally offsets the required risk margin for the most part, which means that assets are likely sufficient on an undiscounted basis.

We also strongly believe, however, that the confidence level to which any future year is funded should be evaluated in light of the relative certainty of the assumptions underlying the actuarial analysis, NCCSIF's other budgetary constraints, and the relative level of risk it is believed appropriate to assume. This means formulating both short and long-term funding goals, which may be the same in some years, but different in others.

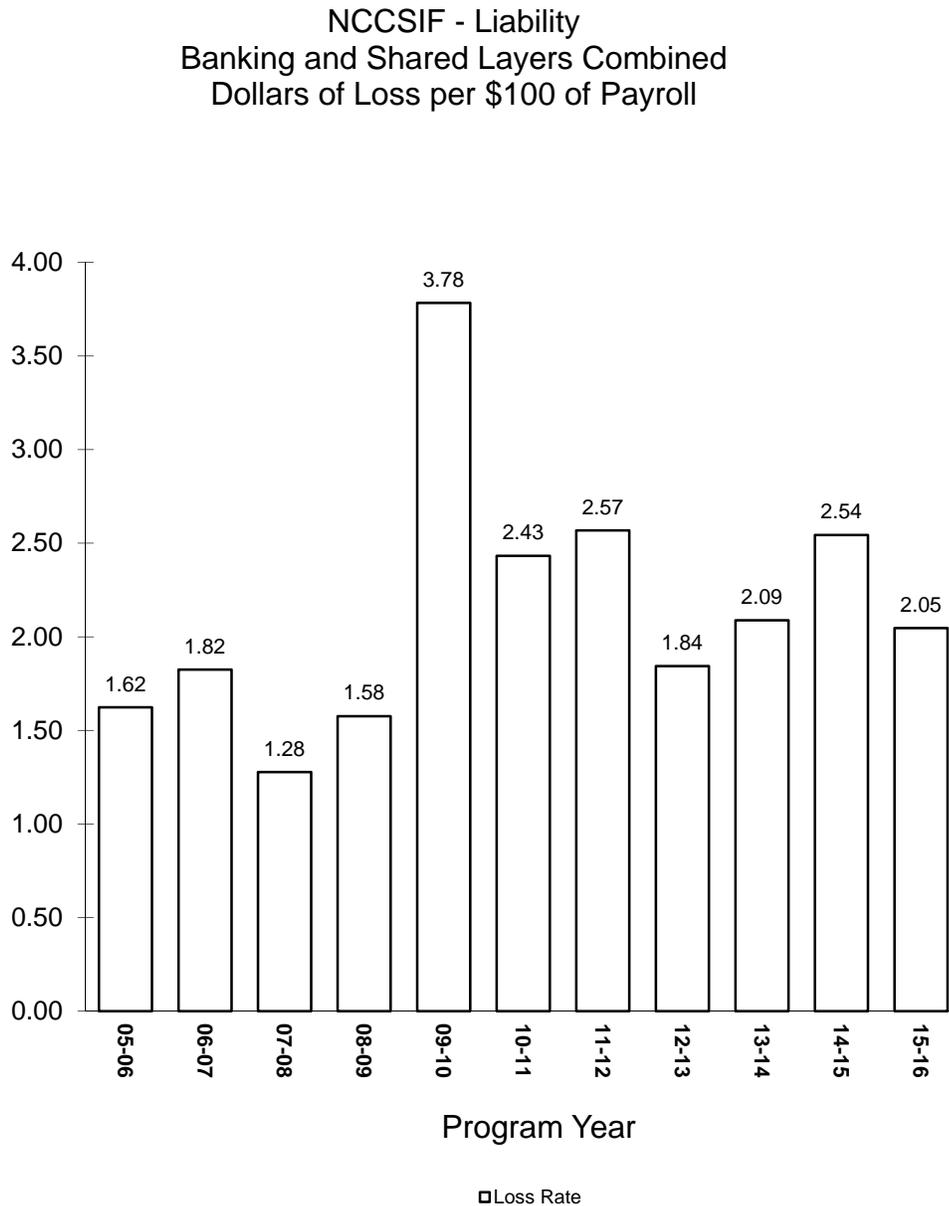
In general, we recommend funding each year's claims costs in that year. When surpluses or deficits have developed on outstanding liabilities and funding adjustments are necessary, they should be clearly identified as such so that the habit of funding each year's claims costs that year is maintained. We also recommend that you reduce a surplus more slowly than you would accumulate funding to reduce a deficit.

It is estimated that program assets will be \$11,489,000 at June 30, 2016, \$5,109,000 for the banking layer and \$6,380,000 for the shared layer, resulting in the banking layer being funded between the 75% and 80% confidence levels on a combined basis. The banking layer is expected to be funded above the 90% confidence level. The shared layer is expected to be funded below the expected level..

C. HISTORICAL TRENDS IN THE SELF-INSURANCE PROGRAM

The program's loss rate per \$100 payroll has varied during the past ten years, but has followed a generally increasing trend. Losses during the 2007-08 to 2012-13 years reflect the higher pool limit of \$1,000,000. Effective 7/1/2013, NCCSIF decreased the pool limit to \$500,000. See Graph 2a below.

Graph 2a

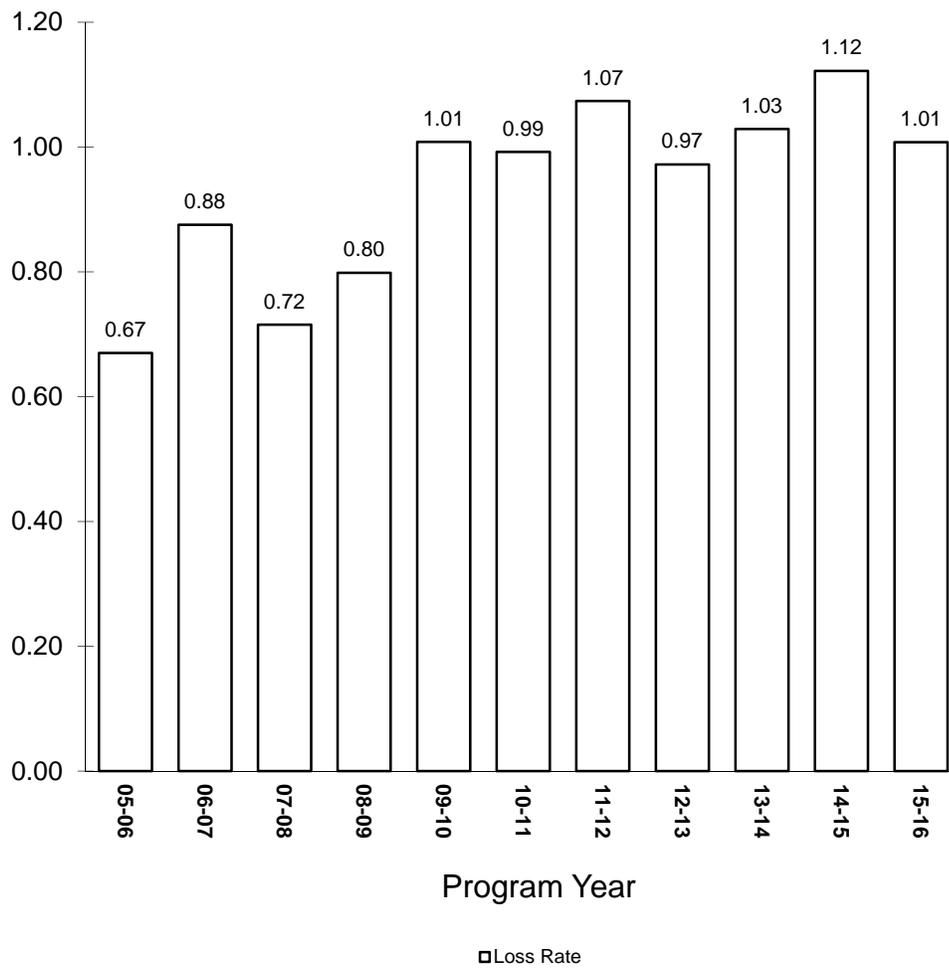


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The banking loss rate per \$100 payroll has followed a generally increasing trend over the past ten years. Losses for 2007-08 and after reflect the new higher banking limit of \$50,000. See Graph 2b below.

Graph 2b

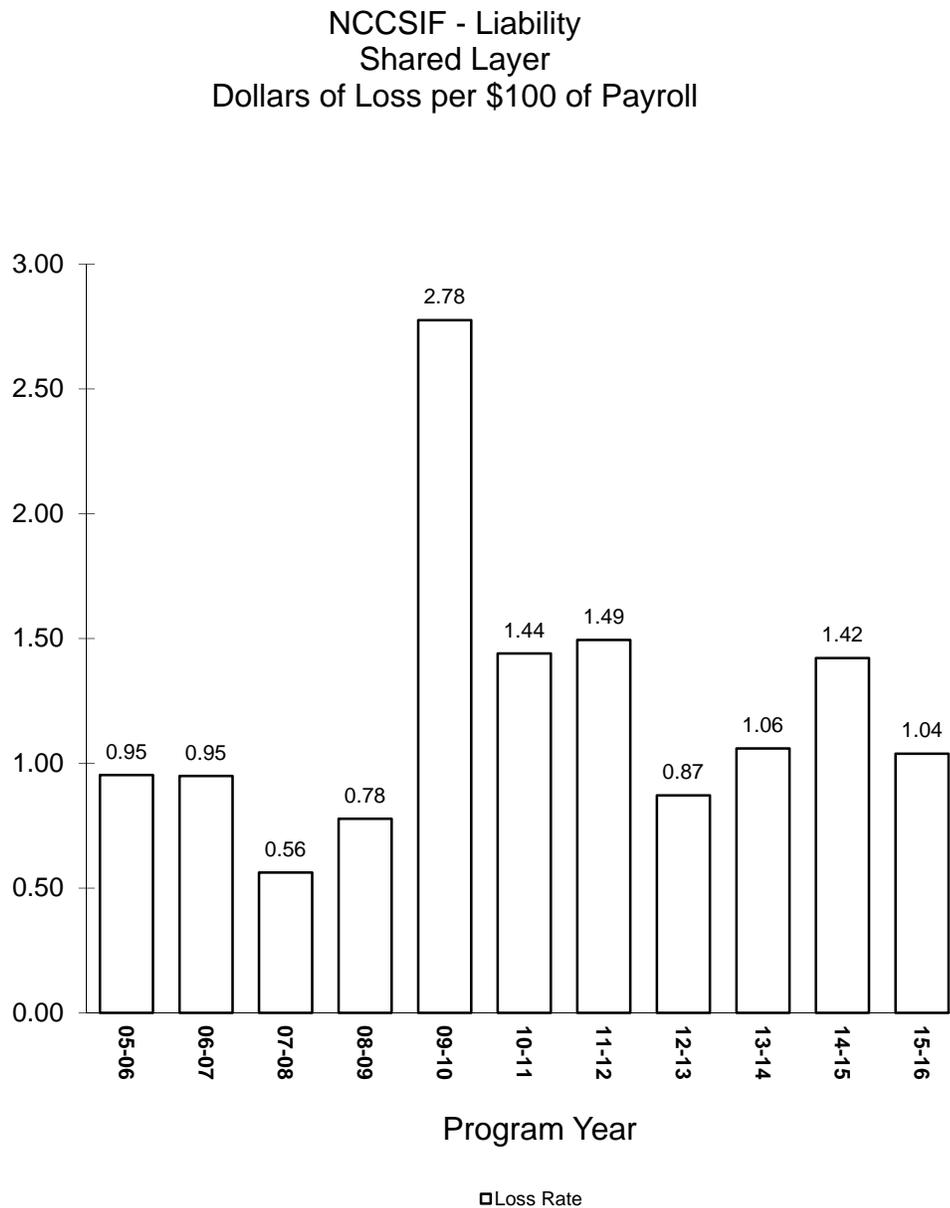
NCCSIF - Liability
Banking Layer
Dollars of Loss per \$100 of Payroll



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The shared layer loss rate per \$100 payroll has varied over the past ten years, typical for excess layers, with no apparent trend. The 2005-06 and 2006-07 years reflect the shared layer from \$25,000 to \$500,000 per occurrence, while the 2007-08 to 2012-13 years reflect the shared layer from \$50,000 to \$1,000,000 per occurrence. The 2013-14 to 2015-16 years reflect the shared layer from \$50,000 to \$500,000 per occurrence. See Graph 2c below.

Graph 2c

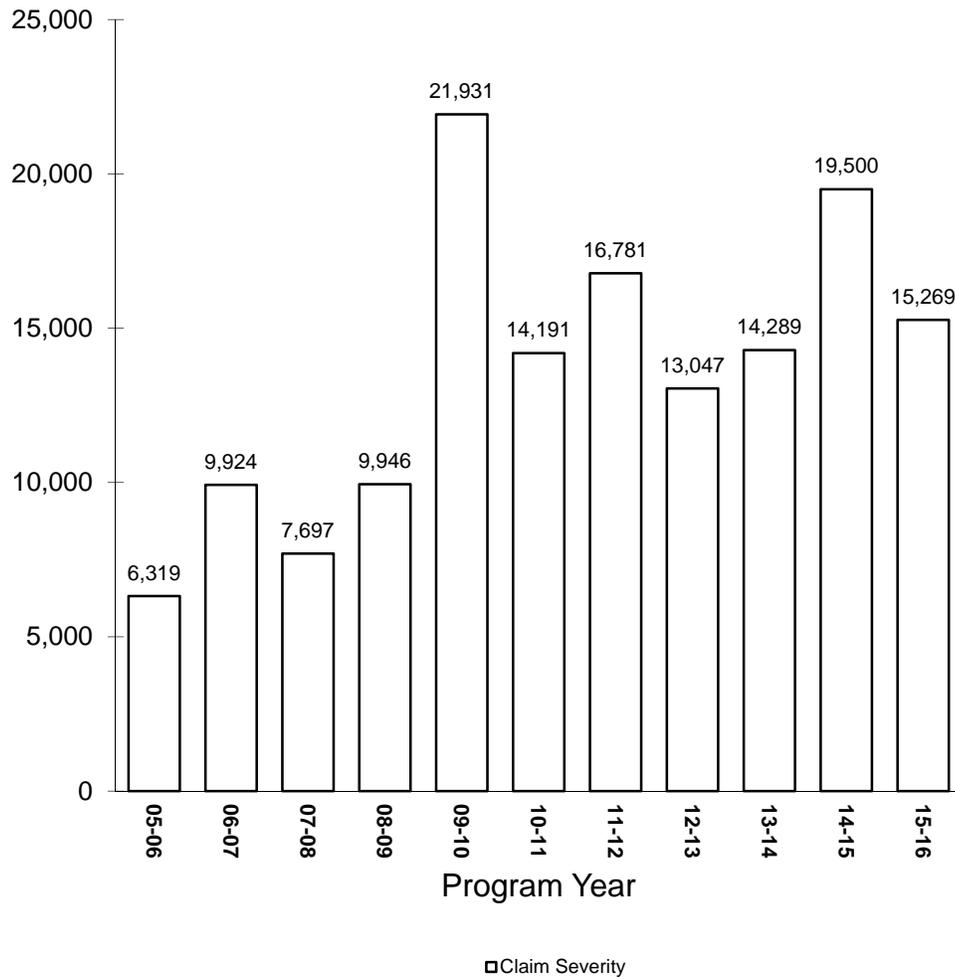


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The program's average cost per claim, or severity, has followed a generally increasing trend over the past ten years, with recent years coming in particularly high. See Graph 3a below.

Graph 3a

**NCCSIF - Liability
Banking and Shared Layers Combined
Dollars of Loss per Claim**

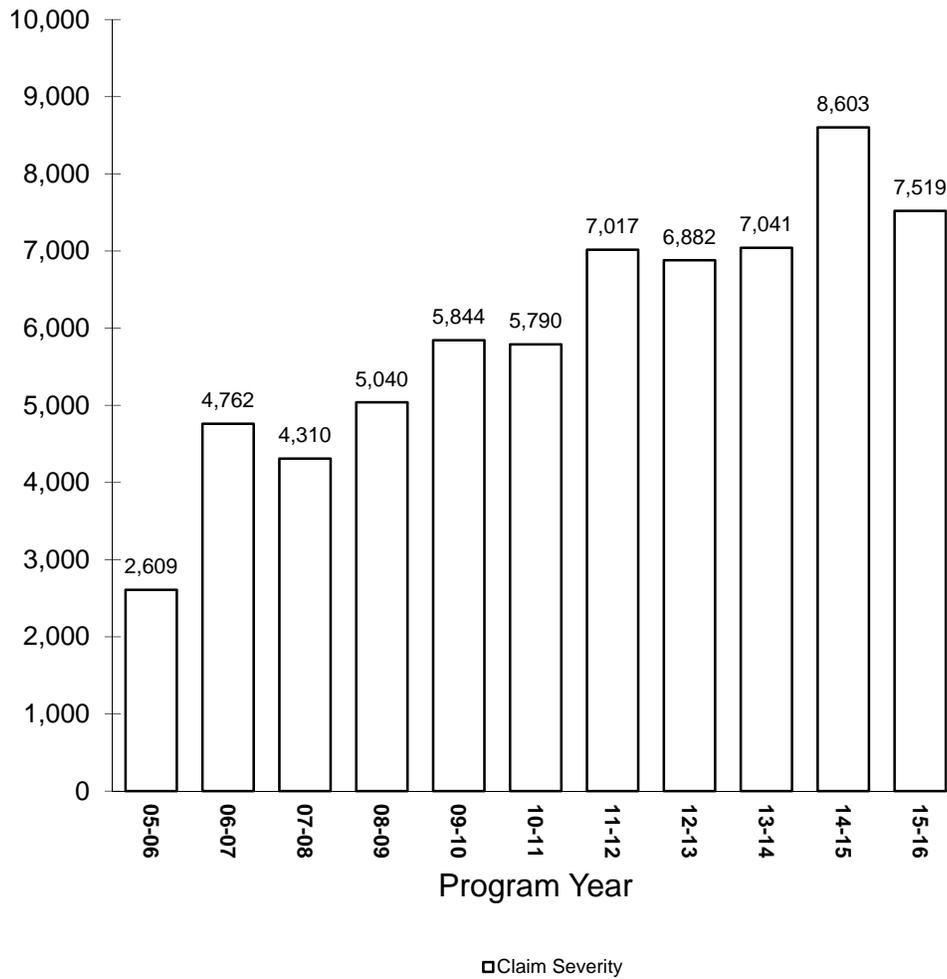


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The banking layer average cost per claim, or severity, has followed a generally increasing trend over the past ten years. The projected 2015-16 severity reflects that increasing trend. See Graph 3b below.

Graph 3b

NCCSIF - Liability
Banking Layer
Dollars of Loss per Claim

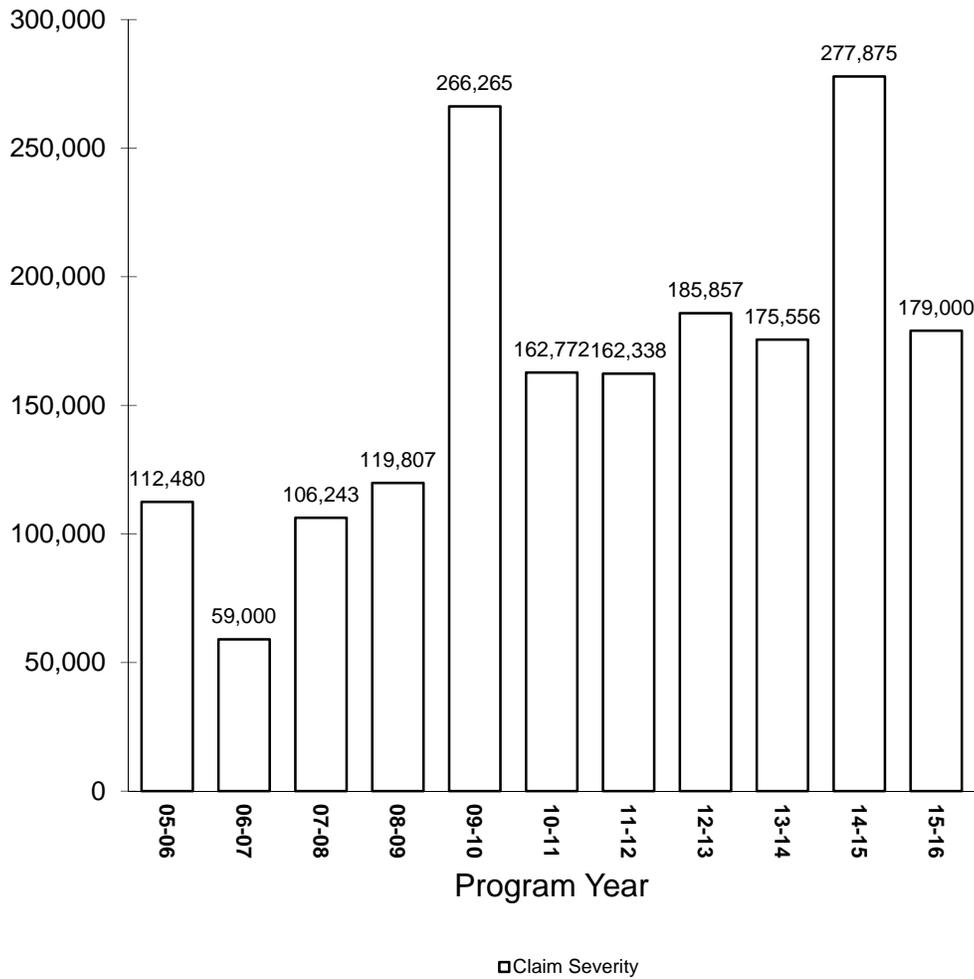


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The shared layer average cost per claim has seen dramatic variation over the past ten years. This is not unexpected since there are few claims in that layer each year; even one claim can have a significant impact. See Graph 3c below.

Graph 3c

**NCCSIF - Liability
Shared Layer
Dollars of Loss per Claim**

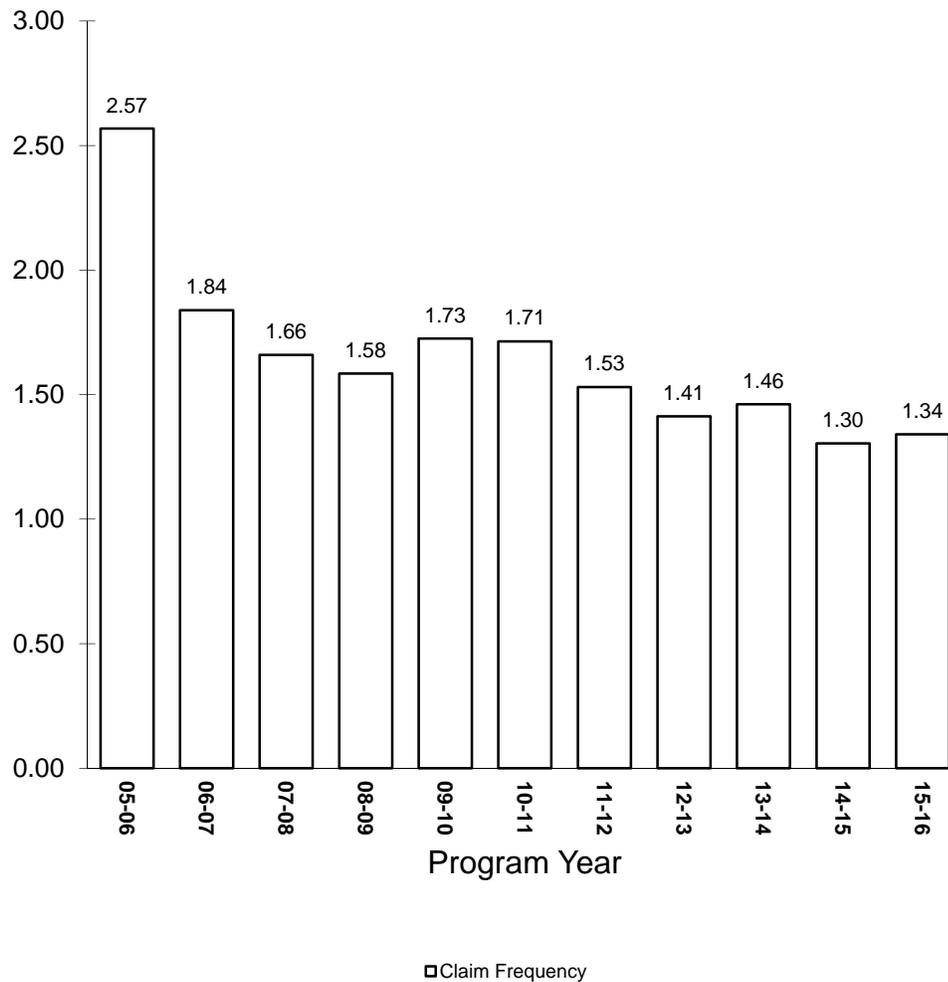


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The program's frequency of claims per \$1 million payroll has been generally decreasing over the past ten years. The projected 2015-16 frequency reflects that decreasing trend. See Graph 4a below. (Note that banking layer frequency is the same as shown below for the program.)

Graph 4a

**NCCSIF - Liability
Banking and Shared Layers Combined
Number of Claims per \$1 Million of Payroll**

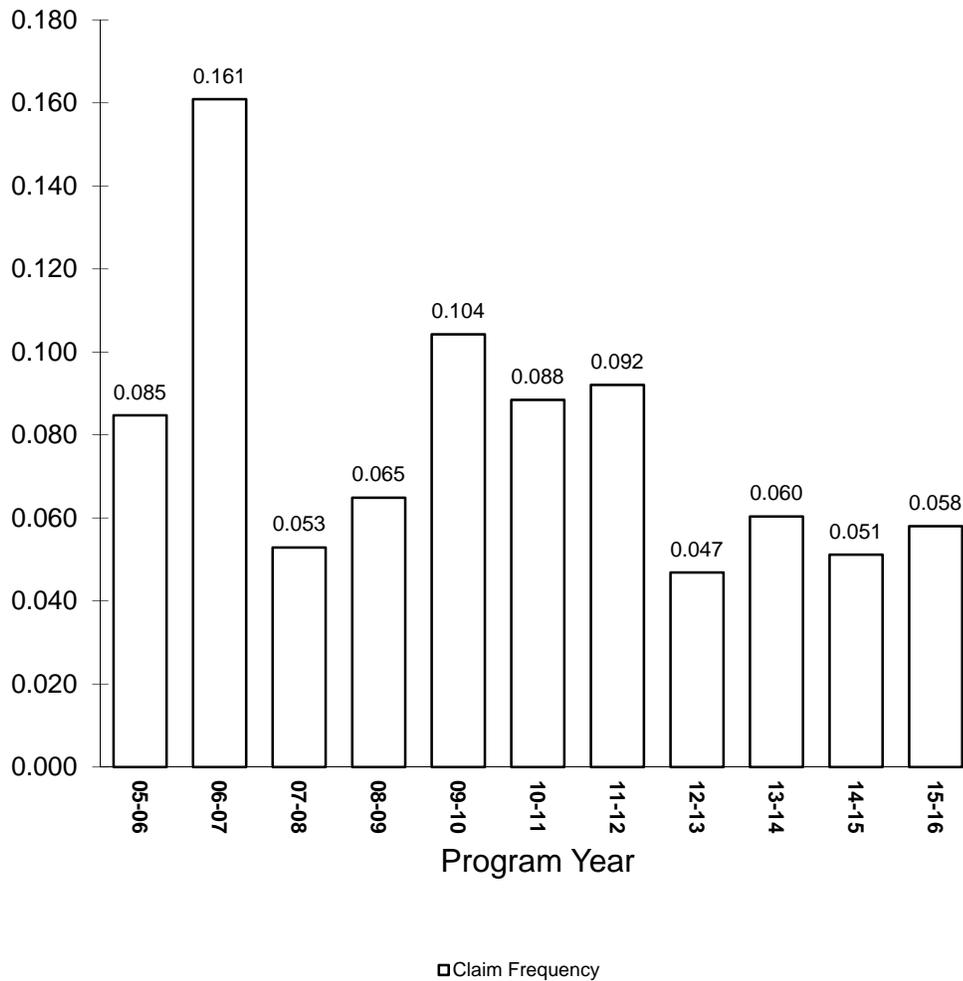


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The shared program's frequency of claims per \$1 million payroll has been generally decreasing over the past ten years. See Graph 4b below.

Graph 4b

**NCCSIF - Liability
Shared Layer
Number of Claims per \$1 Million of Payroll**



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D. COMPARISON WITH PREVIOUS RESULTS

The prior report for Northern California Cities Self Insurance Fund was dated March 12, 2015. In the table below we display actual versus expected development of incurred losses and ALAE by accident year between the 12/31/2014 evaluation date of the prior report and the 12/31/2015 evaluation date of the current report.

Actual Versus Expected Incurred Loss and ALAE Development

Banking and Shared Layers Combined

Accident Year	Expected Incurred Development	Actual Incurred Development	Actual Minus Expected
Prior	\$0	\$0	\$0
1995-96	0	0	0
1996-97	1,000	0	(1,000)
1997-98	0	0	0
1998-99	0	0	0
1999-00	0	0	0
2000-01	0	0	0
2001-02	0	0	0
2002-03	0	0	0
2003-04	0	0	0
2004-05	0	0	0
2005-06	0	0	0
2006-07	0	0	0
2007-08	7,000	(46,000)	(53,000)
2008-09	10,000	107,000	97,000
2009-10	22,000	181,000	159,000
2010-11	66,000	35,000	(31,000)
2011-12	62,000	490,000	428,000
2012-13	334,000	(57,000)	(391,000)
2013-14	662,000	692,000	30,000
2014-15	1,076,000	2,357,000	1,281,000
Total	\$2,240,000	\$3,759,000	\$1,519,000

* ULAE is included with Loss and ALAE

As shown, actual incurred development was greater than anticipated since the prior report. Based on the assumptions from the prior report, it was expected that incurred losses would increase by \$2,240,000 between the two evaluation dates. However, actual development was approximately \$3,759,000; or about \$1,519,000 more than expected.

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In the table below we display actual versus expected development of paid losses and ALAE by accident year between the 12/31/2014 evaluation date of the prior report and the 12/31/2015 evaluation date of the current report.

Actual Versus Expected Paid Loss and ALAE Development

Banking and Shared Layers Combined

Accident Year	Expected Paid Development	Actual Paid Development	Actual Minus Expected
Prior	\$0	\$0	\$0
1995-96	0	0	0
1996-97	20,000	2,000	(18,000)
1997-98	0	0	0
1998-99	0	0	0
1999-00	0	0	0
2000-01	0	0	0
2001-02	0	0	0
2002-03	0	0	0
2003-04	0	0	0
2004-05	0	0	0
2005-06	0	0	0
2006-07	0	0	0
2007-08	117,000	31,000	(86,000)
2008-09	161,000	65,000	(96,000)
2009-10	550,000	365,000	(185,000)
2010-11	66,000	8,000	(58,000)
2011-12	596,000	334,000	(262,000)
2012-13	893,000	269,000	(624,000)
2013-14	809,000	438,000	(371,000)
2014-15	661,000	1,050,000	389,000
Total	\$3,873,000	\$2,562,000	(\$1,311,000)

* ULAE is included with Loss and ALAE

As shown, actual paid development was less than anticipated since the prior report. Based on the assumptions from the prior report, it was expected that paid losses would increase by \$3,873,000 between the two evaluation dates. However, actual development was approximately \$2,562,000; or about \$1,311,000 less than expected.

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In the table below we display the change in our estimates of the program's ultimate losses and ALAE by accident year since our prior report.

Change in Ultimate Loss and ALAE*
Banking and Shared Layers Combined

Accident Year	Prior Report	Current Report	Change In Ultimate
Prior	\$9,124,000	\$9,124,000	\$0
1995-96	1,334,000	1,334,000	0
1996-97	2,148,000	2,148,000	0
1997-98	2,915,000	2,915,000	0
1998-99	1,842,000	1,842,000	0
1999-00	2,774,000	2,774,000	0
2000-01	2,011,000	2,011,000	0
2001-02	2,038,000	2,038,000	0
2002-03	2,291,000	2,291,000	0
2003-04	2,054,000	2,054,000	0
2004-05	3,058,000	3,058,000	0
2005-06	2,338,000	2,338,000	0
2006-07	2,898,000	2,898,000	0
2007-08	2,285,000	2,232,000	(53,000)
2008-09	2,667,000	2,765,000	98,000
2009-10	5,912,000	6,075,000	163,000
2010-11	3,782,000	3,789,000	7,000
2011-12	3,439,000	3,910,000	471,000
2012-13	3,117,000	2,753,000	(364,000)
2013-14	3,067,000	3,115,000	48,000
2014-15	2,875,000	3,978,000	1,103,000
Total	\$63,969,000	\$65,442,000	\$1,473,000

* ULAE is included with Loss and ALAE

As shown, overall we have increased our estimated ultimates by \$1,473,000 since our prior report. The greater than anticipated incurred loss development mentioned above translates to an increase in our estimates of ultimate losses. The changes by accident year generally track well with the actual versus expected incurred loss development.

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At the time of the prior report, we estimated the liability for outstanding claims as of June 30, 2015 to be \$8,113,000 at the discounted, expected level. Our current estimate as of June 30, 2016, is \$9,670,000, an increase in our assessment of NCCSIF's outstanding liabilities, as shown below:

Outstanding Claim Liabilities for Loss and LAE Banking and Shared Layers Combined

	Prior Report at June 30, 2015	Current Report at June 30, 2016	Change
(A) Case Reserves:	\$5,282,000	\$6,495,000	\$1,213,000
(B) IBNR Reserves:	3,048,000	3,433,000	385,000
(C) Claims Administration (ULAE*):	0	0	0
(D) Total Reserves:	\$8,330,000	\$9,928,000	\$1,598,000
(E) Offset for Investment Income:	(217,000)	(258,000)	(41,000)
(F) Total Outstanding Claim Liabilities:	\$8,113,000	\$9,670,000	\$1,557,000

* ULAE is included with Loss and ALAE

As shown, our estimate of outstanding claims liabilities at the discounted, expected level has increased between June 30, 2015 and June 30, 2016 as reflected in our prior and current reports respectively.

The increase in claim reserves (case and IBNR) is driven primarily by a large increase in case reserves. Reserves for future claims administration expenses are included with Loss and ALAE, resulting in a \$1,598,000 increase in total claim reserves. This increase in reserves leads to a larger offset for investment income. The net change due to the above factors is an overall increase of \$1,557,000 in our estimate of outstanding claim liabilities for loss and LAE.

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At the time of the prior report, available assets were estimated to be \$9,914,000 as of June 30, 2015, which corresponded to the then-estimated discounted liability for outstanding claims at the 80% confidence level. Available assets are currently estimated to be \$11,489,000 as of June 30, 2016, which corresponds to the currently estimated liability for outstanding claims between the 75% and 80% confidence levels. It can be summarized as follows:

	Prior Report at June 30, 2015	Current Report at June 30, 2016	Change
(A) Outstanding Liability at the Discounted Expected Level:	\$8,113,000	\$9,670,000	\$1,557,000
(B) Estimated Assets At June 30:	9,914,000	11,489,000	1,575,000
(C) Surplus/(Deficit):	\$1,801,000	\$1,819,000	\$18,000

As you can see, our estimate of the program's funding margin at the discounted, expected level has increased by \$18,000 between June 30, 2015 (as previously estimated) and June 30, 2016 (as currently estimated). This is driven by an increase in the estimated fund assets between the two points, offset by an increase in the estimated outstanding liability.

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At the time of the prior report, our funding estimate for the 2015-16 year was \$2,910,000 at the discounted, expected level. That amount included allocated loss adjustment expenses (ALAE), unallocated loss adjustment expenses (ULAE), and a discount for anticipated investment income. Our current estimate for the 2016-17 year is \$3,124,000 at the discounted, expected level, an increase in the program's expected loss costs, as shown in the table below:

Comparison of Funding for Loss and LAE Banking and Shared Layers Combined

	Prior Report 2015-16 Pool Limit = \$500,000	Current Report 2016-17 Pool Limit = \$500,000	Change
(A) Ultimate Loss and ALAE:	\$3,003,000	\$3,227,000	\$224,000
(B) Ultimate Claims Administration (ULAE):	0	0	0
(C) Total Claim Costs:	\$3,003,000	\$3,227,000	\$224,000
(D) Offset for Investment Income:	(93,000)	(103,000)	(10,000)
(E) Total Recommended Funding:	\$2,910,000	\$3,124,000	\$214,000
(F) Funding per \$100 of Payroll:	\$1.919	\$2.029	\$0.111

* ULAE is included with Loss and ALAE

As you can see, our funding recommendations at the discounted, expected level have increased between 2015-16 and 2016-17, as shown in our prior and current reports respectively.

Our estimates of ultimate loss and ALAE have increased by \$224,000, driven primarily by adverse loss development. Investment income is expected to be higher. The net change due to the above factors is an overall increase of \$214,000 in our annual funding estimate for loss and LAE. The average funding rate has increased by 5.8%.

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E. DATA PROVIDED FOR THE ANALYSIS

Overall, the data utilized in preparing this report appears to be accurate.

Comments and issues regarding the data are as follows:

- We have assumed that the program's self-insured retention will remain at \$500,000 per occurrence for 2015-16 and 2016-17 (See Appendix K).
- We estimated the 6/30/2016 asset balance by beginning with the 12/31/2015 asset balance, and adjusting for anticipated revenue and expense for the last six months of 2015-16 (see Appendix L).
- We received loss data evaluated as of 12/31/2015 (See Appendix M). We also utilized the data from NCCSIF's most recent actuarial study for our assessment of loss development.
- We have assumed that NCCSIF's payroll for 2016-17 will be \$153,940,000 and \$000,000, respectively, based upon information provided by NCCSIF (See Appendix N).

The data provided for the analysis appears to be reasonable for use in this actuarial valuation of liabilities and projection of loss costs.

III. ASSUMPTIONS AND LIMITATIONS

Any quantitative analysis is developed within a very specific framework of assumptions about conditions in the outside world, and actuarial analysis is no exception. We believe that it is important to review the assumptions we have made in developing the estimates presented in this report. By doing so, we hope you will gain additional perspective on the nature of the uncertainties involved in maintaining a self-insurance program. Our assumptions, and some observations about them, are as follows:

- Our analysis is based on loss experience, exposure data, and other general and specific information provided to us by NCCSIF. We have accepted all of this information without audit.
- We have also made use of loss statistics that have been developed from the information gathered and compiled from other California public entities with self-insured liability programs.
- We have assumed that the future development of incurred and paid losses can be reasonably predicted on the basis of development of such losses in the recent past. We have also assumed that the historical development patterns for other California public entities with self-insured liability programs in the aggregate form a reasonable basis of comparison to the patterns from Northern California Cities Self Insurance Fund's data.
- We have made use of cost relationships for claims of various sizes derived from the most recent actuarial review of other California public entities with self-insured liability programs in the aggregate.
- We have assumed that there is a continuing relationship between past and future loss costs.
- It is not possible to predict future claim costs precisely. Most of the costs of liability claims arise from a small number of incidents involving serious injury. A relatively small number of such claims could generate enough loss dollars to significantly reduce, or even deplete, the self-insurance fund.
- We cannot predict and have not attempted to predict the impact of future law changes and court rulings on claims costs. This is one major reason why we believe our funding recommendations are reasonable now, but should not be extrapolated into the future.
- We have assumed that the loss rate trend associated with claim costs increases at 0.5% per year. We have assumed that claim severity increases at 3.0% per year, and that claim frequency decreases at 2.5% per year.
- We have assumed that payroll and other inflation-sensitive exposure measures increase 2.5% annually due to inflation.

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- We have assumed that assets held for investment will generate an average annual return of 1.5% over the duration of payment of the loss liabilities. It should be noted that actual future investment returns may vary significantly from this assumption, depending upon the prevailing investment market conditions.
- The claims costs we have estimated include indemnity and medical payments, and all loss adjustment expenses. We have not included estimates for excess insurance contributions and other expenses associated with the program based upon information provided by NCCSIF.
- Our funding recommendations do not include provisions for catastrophic events not in NCCSIF's history, such as earthquakes, flooding, mass civil disorder, or mass occupational disease.
- Our estimates assume that all excess insurance is valid and collectible. Further, our funding recommendations do not include a provision for losses greater than NCCSIF's excess coverage.
- NCCSIF's assets available for the program are estimated to be \$11,489,000 as of June 30, 2016 for use in this report. This is shown in further detail in Appendix L.

IV. GLOSSARY OF ACTUARIAL TERMS

Accident Year - Year during which the accidents that generate a group of claims occurs, regardless of when the claims are reported, payments are made, or reserves are established.

Allocated Loss Adjustment Expenses (ALAE) - Expense incurred in settling claims that can be directly attributed to specific individual claims (e.g., legal fees, investigative fees, court charges, etc.)

Benefit Level Factor - Factor used to adjust historical losses to the current level of liability benefits.

Case Reserve - The amount left to be paid on a claim, as estimated by the claims administrator.

Claim Count Development Factor - A factor that is applied to the number of claims reported in a particular accident period in order to estimate the number of claims that will ultimately be reported.

Claim Frequency - Number of claims per \$1 million of payroll.

Confidence Level - An estimated probability that a given level of funding will be adequate to pay actual claims costs. For example, the 85% confidence level refers to an estimate for which there is an 85% chance that the amount will be sufficient to pay loss costs.

Discount Factor - A factor to adjust estimated loss costs to reflect anticipated investment income from assets held prior to actual claim payout.

Expected Losses - The best estimate of the full, ultimate value of loss costs.

Incurred but not Reported (IBNR) Losses - Losses for which the accident has occurred but the claim has not yet been reported. This is the ultimate value of losses, less any amount that has been set up as reported losses by the claims adjuster. It includes both amounts for claims incurred but not yet received by the administrator and loss development on already reported claims.

Loss Development Factor - A factor applied to losses for a particular accident period to reflect the fact that reported and paid losses do not reflect final values until all claims are settled (see Section IV).

Loss Rate - Ultimate losses per \$100 of payroll.

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Non-Claims Related Expenses – Program expenses not directly associated with claims settlement and administration, such as excess insurance, safety program expenses, and general overhead. These exclude expenses associated with loss settlements (Indemnity/Medical, BI/PD), legal expenses associated with individual claims (ALAE), and claims administration (ULAE).

Outstanding Losses - Losses that have been incurred but not paid. This is the ultimate value of losses less any amount that has been paid.

Paid Losses - Losses actually paid on all reported claims.

Program Losses - Losses, including ALAE, limited to the SIR for each occurrence.

Reported Losses - The total expected value of losses as estimated by the claims administrator. This is the sum of paid losses and case reserves.

Self-Insured Retention (SIR) - The level at which an excess insurance policy is triggered to begin payments on a claim. Financially, this is similar to an insurance deductible.

Severity - Average claim cost.

Ultimate Losses - The value of claim costs at the time when all claims have been settled. This amount must be estimated until all claims are actually settled.

Unallocated Loss Adjustment Expenses (ULAE) – Claim settlement expenses that cannot be directly attributed to individual claims (e.g., claims adjusters' salaries, taxes, etc.)

Northern California Cities Self Insurance Fund - Liability

Funding Guidelines for Outstanding Liabilities
December 31, 2015

	Total	Banking	Shared
(A) Estimated Ultimate Losses Incurred through 12/31/15: (From Appendix G)	\$67,031,000	\$33,891,000	\$33,140,000
(B) Estimated Paid Losses through 12/31/15: (From Appendix G)	56,334,000	31,145,000	25,189,000
(C) Estimated Liability for Claims Outstanding at 12/31/15: (From Appendix G)	<u>\$10,697,000</u>	<u>\$2,746,000</u>	<u>\$7,951,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 12/31/15: (From Appendix F)	0	0	0
(E) Total Outstanding Liability for Claims at 12/31/15: ((C) + (D))	<u>\$10,697,000</u>	<u>\$2,746,000</u>	<u>\$7,951,000</u>
(F) Anticipated Investment Income: ((E) x [1 - Appendix I, Page 1, (H)])	278,000	71,000	207,000
(G) Discounted Outstanding Liability for Claims at 12/31/15: ((E) - (F))	<u>\$10,419,000</u>	<u>\$2,675,000</u>	<u>\$7,744,000</u>
(H) Confidence Level Factor: (From Appendix J)			
60%	1.029	1.025	1.030
65%	1.068	1.060	1.071
70%	1.111	1.097	1.116
75%	1.159	1.140	1.166
80%	1.216	1.190	1.225
85%	1.286	1.252	1.298
90%	1.380	1.334	1.396
(I) Total Required Available Funding at December 31, 2015 ((G) * (H))			
60%	\$10,721,000	\$2,742,000	\$7,979,000
65%	11,127,000	2,836,000	8,291,000
70%	11,576,000	2,934,000	8,642,000
75%	12,076,000	3,050,000	9,026,000
80%	12,670,000	3,183,000	9,487,000
85%	13,399,000	3,349,000	10,050,000
90%	14,378,000	3,568,000	10,810,000
(J) Available Assets at December 31, 2015	\$12,346,000	\$5,179,000	\$7,167,000
(K) Funding Surplus/(Deficit) at December 31, 2015 ((J) - (I))			
Expected	\$1,927,000	\$2,504,000	(\$577,000)
60%	1,625,000	2,437,000	(812,000)
65%	1,219,000	2,343,000	(1,124,000)
70%	770,000	2,245,000	(1,475,000)
75%	270,000	2,129,000	(1,859,000)
80%	(324,000)	1,996,000	(2,320,000)
85%	(1,053,000)	1,830,000	(2,883,000)
90%	(2,032,000)	1,611,000	(3,643,000)

Northern California Cities Self Insurance Fund - Liability

Funding Guidelines for Outstanding Liabilities

June 30, 2016

	Total	Banking	Shared
(A) Estimated Ultimate Losses Incurred through 6/30/16: (From Appendix G)	\$68,618,000	\$34,673,000	\$33,945,000
(B) Estimated Paid Losses through 6/30/16: (From Appendix G)	58,690,000	32,000,000	26,690,000
(C) Estimated Liability for Claims Outstanding at 6/30/16: (From Appendix G)	\$9,928,000	\$2,673,000	\$7,255,000
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/16: (From Appendix F)	0	0	0
(E) Total Outstanding Liability for Claims at 6/30/16: ((C) + (D))	\$9,928,000	\$2,673,000	\$7,255,000
(F) Anticipated Investment Income: ((E) x [1 - Appendix I, Page 1, (H)])	258,000	69,000	189,000
(G) Discounted Outstanding Liability for Claims at 6/30/16: ((E) - (F))	\$9,670,000	\$2,604,000	\$7,066,000
(H) Confidence Level Factor: (From Appendix J)			
60%	1.029	1.025	1.030
65%	1.068	1.060	1.071
70%	1.111	1.097	1.116
75%	1.159	1.140	1.166
80%	1.216	1.190	1.226
85%	1.286	1.252	1.299
90%	1.380	1.334	1.397
(I) Total Required Available Funding at June 30, 2016 ((G) * (H))			
60%	\$9,950,000	\$2,669,000	\$7,281,000
65%	10,328,000	2,760,000	7,568,000
70%	10,743,000	2,857,000	7,886,000
75%	11,208,000	2,969,000	8,239,000
80%	11,759,000	3,099,000	8,660,000
85%	12,436,000	3,260,000	9,176,000
90%	13,345,000	3,474,000	9,871,000
(J) Available Assets at June 30, 2016	\$11,489,000	\$5,109,000	\$6,380,000
(K) Funding Surplus/(Deficit) at June 30, 2016 ((J) - (I))			
Expected	\$1,819,000	\$2,505,000	(\$686,000)
60%	1,539,000	2,440,000	(901,000)
65%	1,161,000	2,349,000	(1,188,000)
70%	746,000	2,252,000	(1,506,000)
75%	281,000	2,140,000	(1,859,000)
80%	(270,000)	2,010,000	(2,280,000)
85%	(947,000)	1,849,000	(2,796,000)
90%	(1,856,000)	1,635,000	(3,491,000)

Northern California Cities Self Insurance Fund - Liability

Funding Options for Program Year 2016-2017

Banking Layer Retention: \$50,000 (Folsom: \$100,000)

Shared Layer Retention: \$500,000 (Including Folsom From \$100,000 - \$500,000)

	Total	Banking	Excl. Folsom	Folsom Only	Shared
(A) Estimated Ultimate Losses Incurred in Accident Year 2016-2017:	\$3,227,000	\$1,559,000	\$1,136,000	\$423,000	\$1,668,000
(B) Estimated Claims Administration Fees Incurred in Accident Year 2016-2017:	0	0	0	0	0
(C) Total Claims Costs Incurred in Accident Year 2016-2017: ((A) + (B))	\$3,227,000	\$1,559,000	\$1,136,000	\$423,000	\$1,668,000
(D) Anticipated Investment Income: ((C) x Average Discount Factor at 1.5%.	103,000	30,000	21,000	9,000	73,000
(E) Discounted Total Claims Costs Incurred in Accident Year 2016-2017: ((C) - (D))	\$3,124,000	\$1,529,000	\$1,115,000	\$414,000	\$1,595,000
(F) Rate per \$100 2016-2017 Payroll:	\$2.029	\$0.993	\$0.957	\$1.107	\$1.036
	Total	Banking	Banking ex Folsom	Banking Folsom	Shared
(G) Confidence Level Factor:					
60%	1.034	1.034	1.033	1.037	1.034
65%	1.098	1.098	1.093	1.112	1.098
67.5%	1.133	1.133	1.125	1.154	1.134
70%	1.169	1.168	1.158	1.195	1.170
75%	1.249	1.247	1.231	1.290	1.251
80%	1.344	1.341	1.319	1.401	1.347
85%	1.463	1.458	1.427	1.541	1.468
90%	1.621	1.615	1.573	1.728	1.627
(H) Total Required Funding for 2016-2017 Incurred Claims Costs ((E) * (G))					
60%	\$3,230,000	\$1,581,000	\$1,152,000	\$429,000	\$1,649,000
65%	3,430,000	1,679,000	1,219,000	460,000	1,751,000
67.5%	3,541,000	1,732,000	1,254,000	478,000	1,809,000
70%	3,652,000	1,786,000	1,291,000	495,000	1,866,000
75%	3,902,000	1,907,000	1,373,000	534,000	1,995,000
80%	4,199,000	2,051,000	1,471,000	580,000	2,148,000
85%	4,570,000	2,229,000	1,591,000	638,000	2,341,000
90%	5,064,000	2,469,000	1,754,000	715,000	2,595,000
(I) Funding Rates for 2016-2017 Incurred Claims Costs					
60%	\$2.098	\$1.027	\$0.988	\$1.148	\$1.071
65%	\$2.228	\$1.091	\$1.046	\$1.230	\$1.137
67.5%	\$2.300	\$1.125	\$1.076	\$1.279	\$1.175
70%	\$2.372	\$1.160	\$1.108	\$1.324	\$1.212
75%	\$2.535	\$1.239	\$1.178	\$1.428	\$1.296
80%	\$2.728	\$1.332	\$1.262	\$1.551	\$1.395
85%	\$2.969	\$1.448	\$1.365	\$1.707	\$1.521
90%	\$3.290	\$1.604	\$1.505	\$1.913	\$1.686

Rates based on 2016-2017 payroll of \$153,940,400

Northern California Cities Self Insurance Fund - Liability

Funding Options for Program Year 2016-2017

Banking Layer Retention: \$100,000
Shared Layer Retention: \$500,000

	Total	Banking	Excl. Folsom	Folsom Only	Shared
(A) Estimated Ultimate Losses Incurred in Accident Year 2016-2017:	\$3,227,000	\$1,886,000	\$1,463,000	\$423,000	\$1,341,000
(B) Estimated Claims Administration Fees Incurred in Accident Year 2016-2017:	0	0	0	0	0
(C) Total Claims Costs Incurred in Accident Year 2016-2017: ((A) + (B))	\$3,227,000	\$1,886,000	\$1,463,000	\$423,000	\$1,341,000
(D) Anticipated Investment Income: ((C) x Average Discount Factor at 1.5%.	103,000	36,000	27,000	9,000	67,000
(E) Discounted Total Claims Costs Incurred in Accident Year 2016-2017: ((C) - (D))	\$3,124,000	\$1,850,000	\$1,436,000	\$414,000	\$1,274,000
(F) Rate per \$100 2016-2017 Payroll:	\$2.029	\$1.202	\$1.232	\$1.107	\$0.828
	Total	Banking	Banking ex Folsom	Banking Folsom	Shared
(G) Confidence Level Factor:					
60%	1.034	1.034	1.033	1.037	1.035
65%	1.098	1.097	1.093	1.112	1.099
67.5%	1.133	1.132	1.125	1.154	1.136
70%	1.169	1.166	1.158	1.195	1.173
75%	1.249	1.244	1.231	1.290	1.256
80%	1.344	1.337	1.319	1.401	1.354
85%	1.463	1.452	1.427	1.541	1.478
90%	1.621	1.608	1.573	1.728	1.641
(H) Total Required Funding for 2016-2017 Incurred Claims Costs ((E) * (G))					
60%	\$3,230,000	\$1,912,000	\$1,483,000	\$429,000	\$1,318,000
65%	3,430,000	2,030,000	1,570,000	460,000	1,400,000
67.5%	3,541,000	2,094,000	1,616,000	478,000	1,447,000
70%	3,652,000	2,158,000	1,663,000	495,000	1,494,000
75%	3,902,000	2,302,000	1,768,000	534,000	1,600,000
80%	4,199,000	2,474,000	1,894,000	580,000	1,725,000
85%	4,570,000	2,687,000	2,049,000	638,000	1,883,000
90%	5,064,000	2,974,000	2,259,000	715,000	2,090,000
(I) Funding Rates for 2016-2017 Incurred Claims Costs					
60%	\$2.098	\$1.242	\$1.272	\$1.148	\$0.856
65%	\$2.228	\$1.319	\$1.347	\$1.230	\$0.909
67.5%	\$2.300	\$1.360	\$1.386	\$1.279	\$0.940
70%	\$2.372	\$1.402	\$1.427	\$1.324	\$0.971
75%	\$2.535	\$1.495	\$1.517	\$1.428	\$1.039
80%	\$2.728	\$1.607	\$1.625	\$1.551	\$1.121
85%	\$2.969	\$1.745	\$1.758	\$1.707	\$1.223
90%	\$3.290	\$1.932	\$1.938	\$1.913	\$1.358

Rates based on 2016-2017 payroll of \$153,940,400



**ANNUAL BANKING PLAN ADJUSTMENTS
WORKERS' COMPENSATION PROGRAM**

ACTION ITEM

ISSUE: Each year NCCSIF adjusts member Banking Layer Fund balances by refunding amounts in excess of required funding or assessing members whose balances fall below the required funding. James Marta & Company has prepared the attached recommended dividend and assessment calculations for the Workers' Compensation Program.

RECOMMENDATION: Review, discuss and develop a recommendation for the Banking Layer Fund adjustments. The recommended dividend is 35% of the available Net Position. The assessment at 20% of the amount below the target benchmark is per the NCCSIF Policy and Procedure A-1.

FISCAL IMPACT: Total recommended dividend is \$524,914, with assessments of \$357,373.

BACKGROUND: On an annual basis, in accordance with Policy and Procedure A-1, Banking Plan Fund Adjustments, the NCCSIF Board of Directors annually reviews and determines whether to approve distribution of excess funds to members. This plan allows for redistribution to the members of funds in excess of the outstanding liabilities at a 90% Confidence Level plus a Buffer Layer of \$1,000,000 (*ten times the Self Insured Retention (SIR) of \$100,000*).

At the Board meeting, on January 8, 2015, members agreed to make a change to the adjustment formula by allocating the Buffer Layer contingency funds to all members rather than allocating the funds only to members whose balances are above the required funding levels. The formula spreadsheet was also revised to include more annotations explaining the calculations.

ATTACHMENT(S): Workers' Compensation Banking Layer Adjustments

NCCSIF

Banking Layer Targeted Equity and Dividend and Assessment Worksheet
 Workers Compensation Banking Layer
 Evaluation of Equity by member above 90% confidence level
 as of 12/31/15

\$10,000 or
 less assess
 100%, else
 20%
 Expected
 Assessment

	Adjusted Net Position Equity at 12/31/15 A	O/S @ Exp times 90% Factor B 5530.1 1.186	margin to 90% claims C	10 x SIR \$1M Layer Allocated D	Net Margin above (below) 90% and 10xSIR E A-C-D	Members above target Amount Available F	Limited Amount Available Above target G <i>Limited to the net margin above target should equal col E</i>	35% Net Equity above pool 10xsir and 90% conf. level H	Expected Assessment I
ANDERSON	(95,974)	446,265	69,988	25,209	(191,171)	-	-	-	(38,234)
AUBURN	257,546	515,078	80,780	28,781	147,985	147,985	67,528	23,635	-
COLUSA	64,155	95,391	14,960	6,144	43,051	43,051	19,645	6,876	-
CORNING	128,967	179,314	28,122	11,770	89,075	89,075	40,647	14,226	-
DIXON	95,815	883,607	138,576	47,083	(89,844)	-	-	-	(17,969)
ELK GROVE	(135,555)	1,321,604	207,267	92,689	(435,511)	-	-	-	(87,102)
FOLSOM	2,469,264	4,122,817	646,580	224,383	1,598,301	1,598,301	729,336	255,268	-
GALT	263,554	923,622	144,851	52,867	65,836	65,836	30,042	10,515	-
GRIDLEY	330,120	182,759	28,662	12,420	289,038	289,038	131,894	46,163	-
IONE	61,868	50,234	7,878	4,234	49,756	49,756	22,705	7,947	-
JACKSON	108,281	179,296	28,119	9,859	70,303	70,303	32,081	11,228	-
LINCOLN	509,725	458,240	71,866	32,867	404,992	404,992	184,806	64,682	-
MARYSVILLE	221,231	726,495	113,936	36,231	71,064	71,064	32,428	11,350	-
NEVADA CITY	102,540	239,329	37,534	14,335	50,671	50,671	23,122	8,093	-
OROVILLE	51,422	575,100	90,192	35,082	(73,852)	-	-	-	(14,770)
PARADISE	72,825	828,635	129,955	43,426	(100,556)	-	-	-	(20,111)
PLACERVILLE	286,477	485,492	76,140	28,136	182,201	182,201	83,142	29,100	-
RED BLUFF	(388,517)	1,292,722	202,737	66,081	(657,335)	-	-	-	(131,467)
RIO VISTA	136,321	112,466	17,638	8,818	109,865	109,865	50,134	17,547	-
ROCKLIN	386,361	1,757,232	275,586	105,112	5,663	5,663	2,584	904	-
WILLOWS	148,429	184,184	28,886	10,724	108,819	108,819	49,656	17,380	-
YUBA CITY	145,351	1,786,673	280,203	103,749	(238,601)	-	-	-	(47,720)
	5,220,206	17,346,555	2,720,456	1,000,000	1,499,750	3,286,620	1,499,750	524,914	(357,373)

Total
 Margin to 90% 2,720,456
 Plus 10x SIR 1,000,000
 Total Target Margin 3,720,456
 Amount above (below) Margin 1,499,750



Agenda Item H.2.b

**ANNUAL BANKING PLAN ADJUSTMENTS
LIABILITY PROGRAM**

ACTION ITEM

ISSUE: Each year NCCSIF adjusts member Banking Layer Fund balances by refunding amounts in excess of required funding or assessing members whose balances fall below the required funding. James Marta & Company has prepared the attached recommended dividend and assessment calculations for the Liability Program.

RECOMMENDATION: Review, discuss and develop a recommendation for the Banking Layer Fund adjustments. The recommended dividend is 35% of the available Net Position. The assessment at 20% of the amount below the target benchmark is per the NCCSIF Policy and Procedure A-1.

FISCAL IMPACT: Total recommended dividend is \$392,021, with assessments of \$110,145.

BACKGROUND: On an annual basis, in accordance with Policy and Procedure A-1, Banking Plan Fund Adjustments, the NCCSIF Board of Directors annually reviews and determines whether to approve distribution of excess funds to members. This plan allows for redistribution to the members of funds in excess of the outstanding liabilities at a 90% Confidence Level plus a Buffer Layer of \$500,000 (*ten times the Self Insured Retention (SIR) of \$50,000*).

At the Board meeting, on January 8, 2015, members agreed to make a change to the adjustment formula by allocating the Buffer Layer contingency funds to all members rather than allocating the funds only to members whose balances are above the required funding levels. The formula spreadsheet was also revised to include more annotations explaining the calculations.

ATTACHMENT(S): Liability Banking Layer Adjustments

NCCSIF Banking Layer Targeted Equity and Dividend and Assessment Worksheet									
Liability Banking Layer									
Evaluation of Equity by member above 90% confidence level as of 12/31/15									
Adjusted Member Equity at 12/31/14	O/S @ Exp times 90% Factor	margin to 90% claims	10 x SIR Layer Allocated	Net margin above (below) 90% & 10 x SIR	Members above target amount Available	Limited Amount Available Above Target	35% Net Equity above pool 10xsir and 90% conf. level	\$10,000 or less assess 100%, else 20% Expected Assessment	
A	B	C	D	E	F	G	H	I	
	5540.1								
	1.334					Limited to the net margin Above target should equal col E			
ANDERSON	94,060	76,658	19,193	10,769	64,098	64,098	45,618	15,966	-
AUBURN	(33,755)	261,932	65,581	36,797	(136,133)	-	-	-	(27,227)
COLUSA	(24,595)	27,216	6,814	3,823	(35,232)	-	-	-	(10,000)
CORNING	(14,450)	105,887	26,511	14,875	(55,836)	-	-	-	(11,167)
DIXON	169,858	22,691	5,681	3,188	160,989	160,989	114,574	40,101	-
FOLSOM	1,049,257	1,017,759	254,821	142,979	651,457	651,457	463,633	162,272	-
GALT	127,324	239,480	59,960	33,643	33,721	33,721	23,999	8,400	-
GRIDLEY	128,310	20,874	5,227	2,932	120,151	120,151	85,510	29,929	-
IONE	8,588	20,774	5,201	2,918	469	469	334	117	-
JACKSON	(7,005)	4,138	1,036	581	(8,622)	-	-	-	(10,000)
LINCOLN	193,139	229,579	57,480	32,252	103,407	103,407	73,593	25,758	-
MARYSVILLE	5,338	265,916	66,579	37,357	(98,598)	-	-	-	(19,720)
OROVILLE	29,849	172,680	43,235	24,259	(37,645)	-	-	-	(10,000)
PARADISE	58,647	303,949	76,101	42,700	(60,154)	-	-	-	(12,031)
RED BLUFF	161,461	126,396	31,647	17,757	112,057	112,057	79,749	27,912	-
RIO VISTA	44,807	16,052	4,019	2,255	38,533	38,533	27,423	9,598	-
ROCKLIN	103,760	320,542	80,256	45,031	(21,527)	-	-	-	(10,000)
WILLOWS	37,091	73,347	18,364	10,304	8,423	8,423	5,995	2,098	-
YUBA CITY	379,487	253,253	63,408	35,578	280,501	280,501	199,629	69,870	-
	2,511,171	3,559,123	891,114	499,998	1,120,059	1,573,806	1,120,057	392,021	(110,145)
		Margin to 90% conf. level			891,114				
		Plus 10x SIR			500,000				
		Total target equity			1,391,114				
		Amount above/(below) margin			1,120,057				



Agenda Item H.3.a.

**ANNUAL SHARED RISK PLAN ADJUSTMENT
WORKERS' COMPENSATION PROGRAM**

ACTION ITEM

ISSUE: Each year NCCSIF reviews the financial status of the Shared Risk Layer Fund to determine if refunds or assessments may be declared. The total adjustment is allocated to members based on their pro-rata share of the total Shared contributions.

Based on the review as of 12/31/15, the Fund has \$561,621 in excess of the minimum required assets, defined as outstanding liabilities at the 90% Confidence Level or five times the SIR of \$400,000 (\$2,000,000). Please refer to the attached for details and discussion points, including how much of the available funds to disburse to each member.

RECOMMENDATION: Refund no more than 50% of the available amount, \$280,811, per the attached breakdown by member.

FISCAL IMPACT: T.B.D., reduction of Net Position by amount of dividend approved.

BACKGROUND: On an annual basis in accordance with Policy and Procedure A-12, Shared Risk Layer Plan Fund Adjustments, the NCCSIF Board of Directors reviews and determines whether to approve distributions of excess Shared Risk Layer Funds to the members or if assessments need to be declared.

ATTACHMENT(S): Workers' Compensation Shared Risk Layer Plan Fund Adjustments

Shared Risk Layer Plan Fund Adjustments - Workers' Compensation for 2016 Distribution

Total Assets at 12/31/15	Previous Assessment (Refund)			Discounted Outstanding Liabilities @ Expected	Outstanding Liabilities @ 80%	Outstanding Liabilities @ 90%	5 times SIR	Available Refund
A	B			C	D	E	F	A-(C+G) or A-F
\$19,475,621	Available = \$1,132,829 in 2015/16			\$14,173,000	\$16,930,000	\$18,914,000	\$2,000,000	\$561,621
			Net Position =	\$5,302,621				
						Recommended Refund 50% =		\$280,810.50
Members	Historical Shared Layer Contributions 1991-2015	Total %	Available Refund	Assessment	50% of Available Refund			
Anderson	\$1,061,994	2.75%	\$15,455		\$7,727			
Auburn	\$1,278,622	3.31%	\$18,607		\$9,304			
Colusa	\$784,734	2.03%	\$11,420		\$5,710			
Corning	\$808,122	2.09%	\$11,760		\$5,880			
Dixon	\$1,590,238	4.12%	\$23,142		\$11,571			
Elk Grove	\$1,307,431	3.39%	\$19,026		\$9,513			
Folsom	\$8,584,134	22.24%	\$124,920		\$62,460			
Galt	\$2,442,498	6.33%	\$35,544		\$17,772			
Gridley	\$967,924	2.51%	\$14,086		\$7,043			
Ione	\$169,915	0.44%	\$2,473		\$1,236			
Jackson	\$623,756	1.62%	\$9,077		\$4,539			
Lincoln	\$1,597,829	4.14%	\$23,252		\$11,626			
Maysville	\$1,267,584	3.28%	\$18,446		\$9,223			
Nevada City	\$631,126	1.64%	\$9,184		\$4,592			
Oroville	\$1,813,502	4.70%	\$26,391		\$13,195			
Placerville	\$1,510,235	3.91%	\$21,978		\$10,989			
Paradise	\$1,634,984	4.24%	\$23,793		\$11,896			
Red Bluff	\$1,698,579	4.40%	\$24,718		\$12,359			
Rio Vista	\$904,666	2.34%	\$13,165		\$6,583			
Rocklin	\$3,422,287	8.87%	\$49,803		\$24,901			
Willows	\$1,028,601	2.67%	\$14,969		\$7,484			
Yuba City	\$3,464,157	8.98%	\$50,412		\$25,206			
Total	\$38,592,918	100.00%	\$561,621		\$280,811			

Any Available Refund should be in excess of the liabilities at the 90% confidence level and excess of the liabilities at expected plus 3-5 times SIR. This year we suggest 5 times SIR



Agenda Item H.3.b.

**ANNUAL SHARED RISK PLAN ADJUSTMENT
LIABILITY PROGRAM**

ACTION ITEM

ISSUE: Each year NCCSIF reviews the financial status of the Shared Risk Layer Fund to determine if refunds or assessments may be declared. The total adjustment is allocated to members based on their pro-rata share of the total Shared contributions.

Based on the review as of 12/31/15, the Fund has assets of \$6,380,000. This is \$686,000 below Outstanding Liabilities at the Expected Confidence Level (CL) and well below the two benchmarks used to evaluate Shared Layer adjustments, liabilities at a 90% CL (\$3,491,000 below that mark) or *5 times the SIR of \$450,000 (\$2,250,000, or \$2,936,000 below that benchmark).*

Members previously agreed to assess themselves \$600,000 per year for up to five years to increase assets to meet target funding goals, and that is planned to continue this year. The attached provides the allocation of the assessment among the members, assuming members will agree to allocate all of this year's refund of \$274,337 from CJPRMA to the assessment.

RECOMMENDATION: The scheduled Assessment of \$600,000 should continue. Members may continue to offset the assessment by the full amount of the CJPRMA refund or consider not counting the refund in order to push the projected assets above liabilities at the Expected CL.

FISCAL IMPACT: Total assessment of \$600,000 if use the CJPRMA refund, up to \$874,337 if the assessment is added to the refund.

BACKGROUND: On an annual basis in accordance with Policy and Procedure A-12, Shared Risk Layer Plan Fund Adjustments, the NCCSIF Board of Directors reviews and determines whether to approve distributions of Shared Risk Layer Funds to the members or declare assessments. In accordance with the Target Equity Policy it is NCCSIF's *goal to maintain a contingency fund equivalent to the 90% confidence level and to maintain an Equity-to-SIR ratio of 3 to 5 times the SIR.*

ATTACHMENT(S): Liability Shared Risk Layer Fund Adjustments

NCCSIF Shared Risk Layer Plan Fund Adjustments - LIABILITY for 2016/17 Funding

Total Assets as of 12/31/15		Outstanding Liabilities @ Expected	Outstanding Liabilities @ 70%	Outstanding Liabilities @ 80%	Outstanding Liabilities @ 90%	
A	B	C	D	E	F	A-(C+G) or A-F
\$6,380,000		\$7,066,000	\$7,886,000	\$8,660,000	\$9,871,000	(\$3,491,000)
		(\$686,000)				
		-\$				No refund available
Members	Historical Shared Layer Deposits 2000-2015	Total %		Assessment Allocation	Less CJPRMA Refund	Assessment Amount
				\$600,000	\$ (274,337)	
Anderson	\$538,681	2.46%		\$14,743	-6,741	\$8,002
Auburn	\$1,262,284	5.76%		\$34,548	-15,796	\$18,752
Colusa	\$423,448	1.93%		\$11,589	-5,299	\$6,290
Corning	\$544,727	2.48%		\$14,909	-6,817	\$8,092
Dixon	\$1,092,150	4.98%		\$29,891	-13,667	\$16,224
Folsom	\$3,805,405	17.36%		\$104,151	-47,621	\$56,530
Galt	\$1,515,112	6.91%		\$41,467	-18,960	\$22,507
Gridley	\$565,592	2.58%		\$15,480	-7,078	\$8,402
Ione	\$73,932	0.34%		\$2,023	-925	\$1,098
Jackson	\$427,584	1.95%		\$11,703	-5,351	\$6,352
Lincoln	\$1,731,444	7.90%		\$47,388	-21,667	\$25,721
Marysville	\$1,019,391	4.65%		\$27,900	-12,757	\$15,143
Oroville	\$1,455,712	6.64%		\$39,842	-18,217	\$21,625
Paradise	\$946,518	4.32%		\$25,905	-11,845	\$14,061
Red Bluff	\$1,340,003	6.11%		\$36,675	-16,769	\$19,906
Rio Vista	\$498,759	2.28%		\$13,651	-6,241	\$7,409
Rocklin	\$2,005,511	9.15%		\$54,889	-25,097	\$29,792
Willows	\$261,153	1.19%		\$7,148	-3,268	\$3,879
Yuba City	\$2,415,036	11.02%		\$66,098	-30,222	\$35,876
Total	\$21,922,444	100.00%		\$600,000	-274,337	\$325,663

Any refund should be in excess of the liabilities at the 90% confidence level and excess of the liabilities at expected plus 5 times SIR.



CJPRMA REFUND ALLOCATION

ACTION ITEM

ISSUE: On an annual basis NCCSIF's excess coverage provider, CJPRMA, calculates their assets and liabilities for each Program Year and makes adjustments as needed. *This year NCCSIF has received a refund of \$274,337.* The Executive Committee needs to recommend to the Board how to distribute these funds.

RECOMMENDATION: Apply the CJPRMA refund to the assessment of the Liability Shared Risk Layer.

FISCAL IMPACT: TBD – allocation of \$274,337 as directed by members.

BACKGROUND: For the past nine years, CJPRMA has paid a refund to NCCSIF, ranging from \$40,000 to \$600,000.

CJPRMA has changed the method used to calculate yearly deposits, but NCCSIF still maintains a large surplus with CJPRMA; this means that for the next few years NCCSIF will continue to receive refunds, but they will likely begin diminishing each year. Historically, NCCSIF has used the CJPRMA refund to offset their Liability funding costs.

Our long term goal for the Liability Program is to maintain funds in accordance with our Target Equity Policy & Procedure # A-17. This P&P recommends a contingency fund at an amount equal to the 90% confidence level and to also have a Net Position to SIR ratio of 3 to 5 to 1.

Since the contingency margins were not met, in 2013 NCCSIF determined to use a portion of the CJPRMA refund annually to assist with the building of the contingency, in addition to assessments of up to \$600,000 per year. In FY 14/15 the CJPRMA refund of \$399,360 was distributed 67% (\$267,571) to the Liability Shared Risk Layer and 33% (\$131,789) to the deposit calculation. In FY 15/16 the full amount of the CJPRMA refund, \$251,186, was applied to the assessment.

ATTACHMENT(S): None



Agenda Item H.5.a.

**PRELIMINARY FY 16/17 DEPOSIT PREMIUM CALCULATIONS –
WORKERS’ COMPENSATION PROGRAM**

ACTION ITEM

ISSUE: Each year the Executive Committee reviews the actuary’s recommended funding levels for the upcoming fiscal year and recommends a Deposit Premium to the Board.

Total funding at the current 67.5% Confidence Level (CL) for FY 16/17 is estimated at \$10,931,548, compared to \$9,234,638 for FY 15/16, an increase of 18.38%. Payroll has remained essentially unchanged.

Total funding at a 70% CL, the funding goal members have set, is estimated at \$11,075,270; an increase of 19.93% and \$143,722 more than total funding at the 67.5% CL. *Individual member increases are capped at 40% for the 67.5% CL and 42% for the 70% CL.*

RECOMMENDATION: Increase funding from 67.5% CL to 70% CL to achieve funding goal.

FISCAL IMPACT: TBD, based on chosen funding Confidence Level.

BACKGROUND: Members have steadily increased the Confidence Level of annual funding from 60% to 65% to the current 67.5% CL, with a goal of 70% CL. Over the same period the Discount Factor has decreased from 3% to 1.5%. Both of these changes have contributed to an increase in total funding, in addition to increases in payroll in prior years.

ATTACHMENTS:

1. Preliminary FY 16/17 Workers’ Compensation Deposit Calculations, 67.5% CL
2. Preliminary FY 16/17 Workers’ Compensation Deposit Calculations, 70% CL, with comparison

**NCCSIF FY 2016/17
Workers' Compensation Allocation**

67.5% Confidence Level

Total Admin =

\$1,186,528

	B	C	D	E	F	G	H	I	J	K	L	M
Formula/Allocation		Member Share Last 5 Years 25% WCIRB Premium, 75% Losses	% of EX MOD Adjusted Payroll	Member Share Last 5 Years 75% Payroll, 25% WCIRB Premium	Member % of Banking, Shared & Excess Premium	22 Equal Shares	C+D+E+F+G			Member % of Total Payroll Without Capped Members x Capped Amount		
Member Entity	FY 2016-17 Estimated Payroll	BANKING LAYER \$0 to \$100K	SHARED LAYER \$100K to \$500K	EXCESS LAYER CSAC-EIA CONTRIBUTION	Variable ADMIN EXPENSE 65%	Fixed ADMIN EXPENSE 35%	FY 16-17 INITIAL DEPOSIT	FY 15-16 FINAL DEPOSIT	% Change DEPOSIT	Cap 40% Increase*	FY 16-17 FINAL DEPOSIT	% CHANGE Final Deposit
Rate/Amount	Exposure Base	\$ 5,770,000	\$ 2,810,000	\$ 1,166,536	\$ 771,243	\$ 415,285				\$ 262,644		
Anderson	\$ 3,421,849	\$ 170,521	\$ 60,736	\$ 24,804	\$ 20,261	\$ 18,877	\$ 295,198	\$186,484	58.30%	\$ (34,121)	\$ 261,078	40.00%
Auburn	\$ 5,350,303	\$ 196,429	\$ 89,425	\$ 36,746	\$ 25,525	\$ 18,877	\$ 367,001	\$301,163	21.86%	\$ 8,032.05	\$ 375,033	24.53%
Colusa	\$ 1,995,302	\$ 74,599	\$ 31,458	\$ 15,743	\$ 9,637	\$ 18,877	\$ 150,313	\$112,021	34.18%	\$ 2,995.41	\$ 153,309	36.86%
Corning	\$ 2,661,307	\$ 73,081	\$ 41,282	\$ 16,081	\$ 10,321	\$ 18,877	\$ 159,643	\$158,328	0.83%	\$ 3,995.24	\$ 163,638	3.35%
Dixon	\$ 6,453,021	\$ 319,395	\$ 126,374	\$ 52,138	\$ 39,396	\$ 18,877	\$ 556,180	\$350,265	58.79%	\$ (65,809)	\$ 490,371	40.00%
Elk Grove	\$ 34,306,335	\$ 570,584	\$ 521,100	\$ 140,721	\$ 97,513	\$ 18,877	\$ 1,348,795	\$1,346,405	0.18%	\$ 51,501.77	\$ 1,400,297	4.00%
Folsom	\$ 37,383,759	\$ 1,050,143	\$ 464,785	\$ 225,756	\$ 137,730	\$ 18,877	\$ 1,897,291	\$1,910,228	-0.68%	\$ 56,121.70	\$ 1,953,412	2.26%
Galt	\$ 10,000,000	\$ 249,042	\$ 127,091	\$ 51,707	\$ 33,852	\$ 18,877	\$ 480,568	\$373,542	28.65%	\$ 15,012.32	\$ 495,580	32.67%
Gridley	\$ 3,449,882	\$ 62,096	\$ 51,698	\$ 17,328	\$ 10,375	\$ 18,877	\$ 160,373	\$130,930	22.49%	\$ 5,179.07	\$ 165,552	26.44%
Ione	\$ 1,240,720	\$ 9,501	\$ 16,590	\$ 5,607	\$ 2,508	\$ 18,877	\$ 53,083	\$45,810	15.88%	\$ 1,862.61	\$ 54,946	19.94%
Jackson	\$ 1,943,950	\$ 73,382	\$ 28,483	\$ 15,530	\$ 9,289	\$ 18,877	\$ 145,560	\$147,128	-1.07%	\$ 2,918.32	\$ 148,478	0.92%
Lincoln	\$ 13,634,854	\$ 337,503	\$ 167,549	\$ 76,822	\$ 46,040	\$ 18,877	\$ 646,790	\$573,909	12.70%	\$ 20,469.08	\$ 667,259	16.27%
Marysville	\$ 3,067,166	\$ 157,812	\$ 49,836	\$ 24,995	\$ 18,408	\$ 18,877	\$ 269,928	\$298,221	-9.49%	\$ 4,604.53	\$ 274,532	-7.94%
Nevada City	\$ 2,257,901	\$ 66,089	\$ 30,949	\$ 13,718	\$ 8,763	\$ 18,877	\$ 138,396	\$96,578	43.30%	\$ (3,187)	\$ 135,209	40.00%
Oroville	\$ 7,330,628	\$ 163,707	\$ 91,740	\$ 39,925	\$ 23,371	\$ 18,877	\$ 337,619	\$301,463	11.99%	\$ 11,004.97	\$ 348,624	15.64%
Paradise	\$ 3,943,744	\$ 197,674	\$ 81,387	\$ 26,055	\$ 24,142	\$ 18,877	\$ 348,135	\$237,561	46.55%	\$ (15,549)	\$ 332,585	40.00%
Placerville	\$ 6,257,702	\$ 146,208	\$ 72,829	\$ 35,073	\$ 20,106	\$ 18,877	\$ 293,093	\$274,659	6.71%	\$ 9,394.26	\$ 302,488	10.13%
Red Bluff	\$ 5,733,593	\$ 379,965	\$ 109,727	\$ 50,792	\$ 42,765	\$ 18,877	\$ 602,127	\$327,249	84.00%	\$ (143,978)	\$ 458,149	40.00%
Rio Vista	\$ 3,781,426	\$ 67,906	\$ 39,143	\$ 20,845	\$ 10,119	\$ 18,877	\$ 156,890	\$114,510	37.01%	\$ 3,424	\$ 160,314	40.00%
Rocklin	\$ 19,651,915	\$ 476,106	\$ 225,986	\$ 107,228	\$ 64,037	\$ 18,877	\$ 892,233	\$728,559	22.47%	\$ 29,502.08	\$ 921,735	26.51%
Willows	\$ 1,920,986	\$ 116,486	\$ 32,572	\$ 17,231	\$ 13,157	\$ 18,877	\$ 198,322	\$146,603	35.28%	\$ 2,883.85	\$ 201,206	37.25%
Yuba City	\$ 20,975,994	\$ 811,771	\$ 349,997	\$ 151,691	\$ 103,926	\$ 18,877	\$ 1,436,262	\$1,073,021	33.85%	\$ 31,489.83	\$ 1,467,752	36.79%
Total:	\$ 196,762,337	\$ 5,770,000	\$ 2,810,737	\$ 1,166,536	\$ 771,243	\$ 415,285	\$ 10,933,801	\$9,234,638	18.40%	\$ (2,253)	\$ 10,931,548	18.38%
Actuary/Verification	\$ 196,762,000	\$ 5,770,000										

Total Payroll without
Capped Members \$ 174,952,229

* Rio Vista Increase is less \$2,253 due to cap on Final Deposit. Final NOT adjusted to reflect change.

NCCSIF FY 2016/17 Workers' Compensation Allocation

70% Confidence Level

Total Admin = \$1,186,528

Formula/Allocation		Member Share Last 5 Years 25% WCIRB Premium, 75% Losses	% of EX MOD Adjusted Payroll	Member Share Last 5 Years 75% Payroll, 25% WCIRB Premium	Member % of Banking, Shared & Excess Premium	22 Equal Shares	C+D+E+F+G		
Member Entity	2015 PAYROLL (P)	BANKING LAYER \$0 to \$100K	SHARED LAYER \$100K to \$500K	CSAC-EIA CONTRIBUTION	Variable ADMIN EXPENSE 65%	Fixed ADMIN EXPENSE 35%	FY 16-17 DEPOSIT	FY 15-16 DEPOSIT	% Change DEPOSIT
Rate/Amount	Exposure Base	\$ 5,843,000	\$ 2,884,000	\$ 1,166,536	\$ 771,243	\$415,285			
Anderson	\$ 3,421,849	\$ 172,679	\$ 61,945	\$ 24,804	\$20,259	\$18,877	\$ 298,563	\$186,484	60.10%
Auburn	\$ 5,350,303	\$ 198,914	\$ 91,205	\$ 36,746	\$25,525	\$18,877	\$ 371,267	\$301,163	23.28%
Colusa	\$ 1,995,302	\$ 75,542	\$ 32,084	\$ 15,743	\$9,634	\$18,877	\$ 151,880	\$112,021	35.58%
Corning	\$ 2,661,307	\$ 74,006	\$ 42,104	\$ 16,081	\$10,323	\$18,877	\$ 161,391	\$158,328	1.93%
Dixon	\$ 6,453,021	\$ 323,435	\$ 128,890	\$ 52,138	\$39,394	\$18,877	\$ 562,734	\$350,265	60.66%
Elk Grove	\$ 34,306,335	\$ 577,803	\$ 531,475	\$ 140,721	\$97,613	\$18,877	\$ 1,366,489	\$1,346,405	1.49%
Folsom	\$ 37,383,759	\$ 1,063,429	\$ 474,038	\$ 225,756	\$137,692	\$18,877	\$ 1,919,792	\$1,910,228	0.50%
Galt	\$ 10,000,000	\$ 252,192	\$ 129,621	\$ 51,707	\$33,854	\$18,877	\$ 486,251	\$373,542	30.17%
Gridley	\$ 3,449,882	\$ 62,881	\$ 52,728	\$ 17,328	\$10,381	\$18,877	\$ 162,195	\$130,930	23.88%
Ione	\$ 1,240,720	\$ 9,621	\$ 16,920	\$ 5,607	\$2,511	\$18,877	\$ 53,536	\$45,810	16.87%
Jackson	\$ 1,943,950	\$ 74,310	\$ 29,050	\$ 15,530	\$9,284	\$18,877	\$ 147,051	\$147,128	-0.05%
Lincoln	\$ 13,634,854	\$ 341,773	\$ 170,885	\$ 76,822	\$46,033	\$18,877	\$ 654,389	\$573,909	14.02%
Marysville	\$ 3,067,166	\$ 159,809	\$ 50,828	\$ 24,995	\$18,401	\$18,877	\$ 272,910	\$298,221	-8.49%
Nevada City	\$ 2,257,901	\$ 66,925	\$ 31,565	\$ 13,718	\$8,762	\$18,877	\$ 139,847	\$96,578	44.80%
Oroville	\$ 7,330,628	\$ 165,778	\$ 93,566	\$ 39,925	\$23,370	\$18,877	\$ 341,516	\$301,463	13.29%
Paradise	\$ 3,943,744	\$ 200,175	\$ 83,007	\$ 26,055	\$24,149	\$18,877	\$ 352,263	\$237,561	48.28%
Placerville	\$ 6,257,702	\$ 148,058	\$ 74,279	\$ 35,073	\$20,101	\$18,877	\$ 296,388	\$274,659	7.91%
Red Bluff	\$ 5,733,593	\$ 384,772	\$ 111,912	\$ 50,792	\$42,753	\$18,877	\$ 609,106	\$327,249	86.13%
Rio Vista	\$ 3,781,426	\$ 68,765	\$ 39,922	\$ 20,845	\$10,115	\$18,877	\$ 158,524	\$114,510	38.44%
Rocklin	\$ 19,651,915	\$ 482,130	\$ 230,485	\$ 107,228	\$64,022	\$18,877	\$ 902,742	\$728,559	23.91%
Willows	\$ 1,920,986	\$ 117,959	\$ 33,220	\$ 17,231	\$13,151	\$18,877	\$ 200,439	\$146,603	36.72%
Yuba City	\$ 20,975,994	\$ 822,041	\$ 356,965	\$ 151,691	\$103,915	\$18,877	\$ 1,453,489	\$1,073,021	35.46%
Total:	\$ 196,762,337	\$ 5,843,000	\$ 2,866,696	\$ 1,166,536	\$771,243	\$415,285	\$ 11,062,760	\$9,234,638	19.80%

Actuary/Verification \$ 196,762,000.0 \$ 5,843,000
 Total Payroll Less
 Capped Members \$ 174,952,229

Formula/Allocation	Member % of Total Deposit Without Capped Members x Capped Amount					
Member Entity	Cap 42% Increase*	FY 16-17 FINAL DEPOSIT 70% CL	% CHANGE Final Deposit	FY 16-17 FINAL DEPOSIT 67.5% CL	\$ Increase from 67.5% to 70% CL	% Increase from 67.5% to 70% CL
Rate/Amount	\$ 267,704					
Anderson	\$ (33,756)	\$ 264,807	42.00%	\$ 261,078	\$ 3,730	1.43%
Auburn	\$ 8,187	\$ 379,453	26.00%	\$ 375,033	\$ 4,420	1.18%
Colusa	\$ 3,053	\$ 154,933	38.31%	\$ 153,309	\$ 1,625	1.06%
Corning	\$ 4,072	\$ 165,463	4.51%	\$ 163,638	\$ 1,825	1.12%
Dixon	\$ (65,358)	\$ 497,376	42.00%	\$ 490,371	\$ 7,005	1.43%
Elk Grove	\$ 52,494	\$ 1,418,983	5.39%	\$ 1,400,297	\$ 18,686	1.33%
Folsom	\$ 57,203	\$ 1,976,995	3.50%	\$ 1,953,412	\$ 23,582	1.21%
Galt	\$ 15,302	\$ 501,552	34.27%	\$ 495,580	\$ 5,972	1.21%
Gridley	\$ 5,279	\$ 167,473	27.91%	\$ 165,552	\$ 1,921	1.16%
Ione	\$ 1,898	\$ 55,435	21.01%	\$ 54,946	\$ 489	0.89%
Jackson	\$ 2,975	\$ 150,025	1.97%	\$ 148,478	\$ 1,547	1.04%
Lincoln	\$ 20,863	\$ 675,252	17.66%	\$ 667,259	\$ 7,993	1.20%
Marysville	\$ 4,693	\$ 277,603	-6.91%	\$ 274,532	\$ 3,071	1.12%
Nevada City	\$ (2,706)	\$ 137,141	42.00%	\$ 135,209	\$ 1,932	1.43%
Oroville	\$ 11,217	\$ 352,733	17.01%	\$ 348,624	\$ 4,109	1.18%
Paradise	\$ (14,926)	\$ 337,337	42.00%	\$ 332,585	\$ 4,751	1.43%
Placerville	\$ 9,575	\$ 305,963	11.40%	\$ 302,488	\$ 3,476	1.15%
Red Bluff	\$ (150,958)	\$ 458,149	40.00%	\$ 458,149	\$ -	0.00%
Rio Vista	\$ 1,790	\$ 160,314	40.00%	\$ 160,314	\$ (0)	0.00%
Rocklin	\$ 30,070	\$ 932,812	28.04%	\$ 921,735	\$ 11,077	1.20%
Willows	\$ 2,939	\$ 203,378	38.73%	\$ 201,206	\$ 2,172	1.08%
Yuba City	\$ 32,097	\$ 1,485,586	38.45%	\$ 1,467,752	\$ 17,834	1.22%
Total:	\$ (3,996)	\$ 11,058,764	19.75%	\$ 10,931,548	\$ 127,216	1.16%

Actuary/Verification
Total Payroll Less
Capped Members

*Cap Increased to 42% to reflect increase in Confidence Level from 67.5% to 70%

Total Increase = \$8,727,000 - \$8,580,000 = \$147,000 = 0.017132867

Rio Vista Increase is limited to \$\$1,790 due to cap on final deposit, leaving \$\$3,996 unallocated



Agenda Item H.5.b.

**PRELIMINARY FY 16/17 DEPOSIT PREMIUM CALCULATIONS
LIABILITY PROGRAM**

ACTION ITEM

ISSUE: Each year the Executive Committee reviews the actuary's recommended funding levels for the upcoming fiscal year and recommends a Deposit Premium to the Board.

Total funding at the current 67.5% Confidence Level (CL) for FY 16/17 is estimated at \$5,083,606, compared to \$4,590,942 for FY 15/16 (an increase of 10.73%, or \$492,664). Payroll for the liability program remains flat.

Total funding at a 70% CL, the funding goal members have set, is estimated at \$5,194,606; an increase of 13.15% and \$111,000 more than total funding at the 67.5% CL. *Individual member increases are capped at 25% for the 67.5% CL and 28% for the 70% CL.*

RECOMMENDATION: Increase funding from 67.5% CL to 70% CL to achieve funding goal.

FISCAL IMPACT: TBD, based on chosen funding Confidence Level, per above options.

BACKGROUND: Members have steadily increased the Confidence Level of annual funding from 60% to 65% to the current 67.5% CL, with a goal of 70% CL. Over the same period the Discount Factor has decreased from 3% to 1.5%. Both of these changes have contributed to an increase in total funding, in addition to increases in payroll in prior years.

ATTACHMENTS:

1. Preliminary FY 16/17 Liability Deposit Calculations, 67.5% CL
2. Preliminary FY 16/17 Liability Deposit Calculations, 70% CL, with comparison

**NCCSIF FY 2016/17
General Liability Allocation**

67.5% Confidence Level Total Administration Expense \$514,514

	B	C	D	E	F	G	H	I	J	K	L	M	N
Formula/Allocation	Payroll (P)	Member Share Last 5 Years 25% Payroll, 75% Losses	Member Share of EX MOD Adjusted Payroll X Total Funding	Member Share Last 5 Years 75% Payroll, 25% Losses	(Admin/2) X Member % of Total Payroll	(Admin/2) ÷ 19 Equal Shares	C+D+E+F+G		H-I		Member % of Total Deposit Without Capped Members X Capped Amount		
Member Entity	2015 Calendar Year Payroll	BANKING LAYER \$0 to \$50K	SHARED LAYER \$50K to \$500K	EXCESS LAYER \$500k to \$40M	ADMIN EXPENSE 50%	ADMIN EXPENSE 50%	FY 16-17 TOTAL DEPOSIT	FY 15-16 TOTAL DEPOSIT	\$ Change Overall	% Change Overall	Cap 25%*	FY 16/17 Final Deposit	% Change Final Deposit
Rate/Amount	Exposure Base	\$ 1,813,000	\$ 1,809,000	\$ 1,042,606	\$ 257,257	\$ 257,257	\$ 5,179,120				\$53,543		
Anderson	\$3,305,222	\$28,556	\$39,528	\$19,166	\$5,149	\$13,540	\$ 105,938	\$98,795	\$ 7,143	7.23%	\$ 1,161	\$ 107,100	8.41%
Auburn	\$5,653,881	\$103,730	\$85,557	\$45,717	\$8,808	\$13,540	\$ 257,352	\$211,810	\$ 45,542	21.50%	\$ 1,987	\$ 259,339	22.44%
Colusa	\$2,097,489	\$34,887	\$30,030	\$15,815	\$3,268	\$13,540	\$ 97,539	\$58,717	\$ 38,822	66.12%	(\$24,143)	\$ 73,396	25.00%
Corning	\$3,143,603	\$35,872	\$38,803	\$20,651	\$4,898	\$13,540	\$ 113,764	\$93,423	\$ 20,341	21.77%	\$ 1,105	\$ 114,868	22.95%
Dixon	\$7,587,776	\$26,595	\$67,252	\$36,837	\$11,821	\$13,540	\$ 156,044	\$156,861	\$ (817)	-0.52%	\$ 2,666	\$ 158,710	1.18%
Elk Grove											\$ -		
Folsom*	\$39,004,513	\$515,931	\$480,988	\$268,688	\$60,767	\$13,540	\$ 1,339,913	\$1,080,718	\$ 259,195	23.98%	\$ 10,984	\$ 1,350,898	25.00%
Galt	\$10,165,171	\$115,267	\$124,035	\$64,735	\$15,837	\$13,540	\$ 333,414	\$333,194	\$ 220	0.07%	\$ 3,572	\$ 336,985	1.14%
Gridley	\$7,396,653	\$34,655	\$50,231	\$31,524	\$11,524	\$13,540	\$ 141,473	\$118,594	\$ 22,879	19.29%	\$ 2,599	\$ 144,072	21.48%
Ione	\$1,314,753	\$13,443	\$15,970	\$8,728	\$2,048	\$13,540	\$ 53,730	\$42,730	\$ 11,000	25.74%	(\$318)	\$ 53,413	25.00%
Jackson	\$2,153,191	\$63,187	\$34,731	\$21,670	\$3,355	\$13,540	\$ 136,482	\$94,084	\$ 42,398	45.06%	(\$18,877)	\$ 117,605	25.00%
Lincoln	\$12,244,823	\$138,578	\$157,147	\$77,656	\$19,077	\$13,540	\$ 405,998	\$370,600	\$ 35,398	9.55%	\$ 4,302	\$ 410,300	10.71%
Marysville	\$3,018,124	\$109,237	\$53,905	\$33,231	\$4,702	\$13,540	\$ 214,616	\$168,568	\$ 46,048	27.32%	(\$3,906)	\$ 210,710	25.00%
Nevada City											\$ -		
Oroville	\$7,573,439	\$53,626	\$82,946	\$41,851	\$11,799	\$13,540	\$ 203,762	\$199,284	\$ 4,478	2.25%	\$ 2,661	\$ 206,423	3.58%
Paradise	\$4,151,985	\$61,547	\$64,370	\$29,101	\$6,469	\$13,540	\$ 175,026	\$134,981	\$ 40,045	29.67%	(\$6,300)	\$ 168,726	25.00%
Placerville											\$ -		
Red Bluff	\$5,197,790	\$105,789	\$82,062	\$43,097	\$8,098	\$13,540	\$ 252,586	\$279,102	\$ (26,516)	-9.50%	\$ 1,826	\$ 254,412	-8.85%
Rio Vista	\$3,740,217	\$21,083	\$32,595	\$19,568	\$5,827	\$13,540	\$ 92,613	\$84,630	\$ 7,983	9.43%	\$ 1,314	\$ 93,927	10.99%
Rocklin	\$22,504,609	\$185,692	\$232,205	\$128,161	\$35,061	\$13,540	\$ 594,658	\$493,550	\$ 101,108	20.49%	\$ 7,907	\$ 602,565	22.09%
Willows	\$2,021,558	\$12,392	\$23,464	\$12,184	\$3,149	\$13,540	\$ 64,729	\$57,912	\$ 6,817	11.77%	\$ 710	\$ 65,440	13.00%
Yuba City	\$22,850,858	\$152,933	\$198,184	\$124,226	\$35,600	\$13,540	\$ 524,483	\$513,388	\$ 11,095	2.16%	\$ 8,029	\$ 532,511	3.72%
Total:	\$165,125,655	\$1,813,000	\$1,894,000	\$1,042,606	\$257,257	\$ 257,257	\$ 5,264,120	\$4,590,942	\$ 673,178	14.66%	\$ (2,720)	\$ 5,261,399	14.60%
Verification/Actuary	\$ 161,275,800	\$ 1,813,000	\$ 1,809,000	\$ 1,042,606			\$ 5,264,120					\$ 5,261,399	

Total Payroll Without Capped Members \$ 152,390,112
Don't Participate In GL Program

* Folsom capped at 25% after intial round of capping - reduction of \$2720 not re-allocated

NCCSIF FY 2016/17 General Liability Funding Allocation

70% Confidence Level		Total Administration Expense					\$ 506,155			
Formula/Allocation	Payroll (P)	Member Share Last 5 Years 25% Payroll, 75% Losses	Member Share of EX MOD Adjusted Payroll X Total Funding	Member Share Last 5 Years 75% Payroll, 25% Losses	(Admin/2) X Member % of Total Payroll	(Admin/2) ÷ 19 Equal Shares			H-I	
Member Entity	2015 Calendar Year Payroll	BANKING LAYER \$0 to \$50K	SHARED LAYER \$50K to \$500K	EXCESS LAYER \$500k to \$40M	ADMIN EXPENSE 50%	ADMIN EXPENSE 50%	FY 16-17 TOTAL DEPOSIT	FY 15-16 TOTAL DEPOSIT	\$ Change Overall	% Change Overall
Rate/Amount	Exposure Base	\$ 1,869,000	\$ 1,954,000	\$ 1,042,606	\$ 253,078	\$ 253,078	70% CL			
Anderson	\$3,305,222	\$ 29,438.07	\$ 40,780	\$19,166	\$5,187	\$13,320	\$ 107,890	\$98,795	\$ 9,095	9.21%
Auburn	\$5,653,881	\$ 106,933.96	\$ 88,267	\$45,717	\$8,872	\$13,320	\$ 263,110	\$211,810	\$ 51,300	24.22%
Colusa	\$2,097,489	\$ 35,964.40	\$ 30,981	\$15,815	\$3,291	\$13,320	\$ 99,371	\$58,717	\$ 40,654	69.24%
Corning	\$3,143,603	\$ 36,979.91	\$ 40,032	\$20,651	\$4,933	\$13,320	\$ 115,916	\$93,423	\$ 22,493	24.08%
Dixon	\$7,587,776	\$ 27,415.98	\$ 69,382	\$36,837	\$11,907	\$13,320	\$ 158,862	\$156,861	\$ 2,001	1.28%
Elk Grove										
Folsom*	\$39,004,513	\$ 531,867.50	\$ 496,225	\$268,688	\$61,207	\$13,320	\$ 1,371,307	\$1,080,718	\$ 290,589	26.89%
Galt	\$10,165,171	\$ 118,827.87	\$ 127,964	\$64,735	\$15,951	\$13,320	\$ 340,798	\$333,194	\$ 7,604	2.28%
Gridley	\$3,546,798	\$ 35,725.12	\$ 51,822	\$31,524	\$5,566	\$13,320	\$ 137,957	\$118,594	\$ 19,363	16.33%
Ione	\$1,314,753	\$ 13,858.53	\$ 16,476	\$8,728	\$2,063	\$13,320	\$ 54,446	\$42,730	\$ 11,716	27.42%
Jackson	\$2,153,191	\$ 65,138.73	\$ 35,831	\$21,670	\$3,379	\$13,320	\$ 139,338	\$94,084	\$ 45,254	48.10%
Lincoln	\$12,244,823	\$ 142,858.32	\$ 162,126	\$77,656	\$19,215	\$13,320	\$ 415,174	\$370,600	\$ 44,574	12.03%
Marysville	\$3,018,124	\$ 112,611.39	\$ 55,613	\$33,231	\$4,736	\$13,320	\$ 219,511	\$168,568	\$ 50,943	30.22%
Nevada City										
Oroville	\$7,573,439	\$ 55,282.24	\$ 85,574	\$41,851	\$11,884	\$13,320	\$ 207,911	\$199,284	\$ 8,627	4.33%
Paradise	\$4,151,985	\$ 63,448.10	\$ 66,409	\$29,101	\$6,515	\$13,320	\$ 178,793	\$134,981	\$ 43,812	32.46%
Placerville										
Red Bluff	\$5,197,790	\$ 109,056.67	\$ 84,662	\$43,097	\$8,156	\$13,320	\$ 258,292	\$279,102	\$ (20,810)	-7.46%
Rio Vista	\$3,740,217	\$ 21,734.71	\$ 33,627	\$19,568	\$5,869	\$13,320	\$ 94,119	\$84,630	\$ 9,489	11.21%
Rocklin	\$22,504,609	\$ 191,427.15	\$ 239,561	\$128,161	\$35,315	\$13,320	\$ 607,783	\$493,550	\$ 114,233	23.15%
Willows	\$2,021,558	\$ 12,775.05	\$ 24,207	\$12,184	\$3,172	\$13,320	\$ 65,658	\$57,912	\$ 7,746	13.38%
Yuba City	\$22,850,858	\$ 157,656.29	\$ 204,462	\$124,226	\$35,858	\$13,320	\$ 535,522	\$513,388	\$ 22,134	4.31%
Total:	\$161,275,800	\$ 1,869,000	\$ 1,954,000	\$ 1,042,606	\$ 253,078	\$ 253,078	\$ 5,371,761	\$4,590,942	\$ 780,819	17.01%
Verification/Actuary Payroll Less Capped Members	\$ 161,275,800	\$ 1,869,000	\$ 1,954,000	\$ 1,042,606						
Don't Participate In GL Program	\$ 149,855,011									

Formula/Allocation	Member % of Total Payroll Without Capped Members X Capped Amount					
Member Entity	Cap 28%*	FY 16/17 Final Deposit 70% CL	FY 16/17 Final Deposit % Increase	FY 16-17 FINAL DEPOSIT 67.5% CL	\$ Increase from 67.5% to 70% CL	% Increase from 67.5% to 70% CL
Rate/Amount	\$52,887					
Anderson	\$ 1,166	\$ 109,056	10%	\$ 107,263	\$ 1,793	1.67%
Auburn	\$ 1,995	\$ 265,106	25%	\$ 259,619	\$ 5,487	2.11%
Colusa	(\$24,214)	\$ 75,158	28%	\$ 73,396	\$ 1,762	2.40%
Corning	\$ 1,109	\$ 117,026	25%	\$ 115,024	\$ 2,002	1.74%
Dixon	\$ 2,678	\$ 161,540	3%	\$ 159,086	\$ 2,454	1.54%
Elk Grove						
Folsom*	\$ 13,765	\$ 1,385,072	28%	\$ 1,350,898	\$ 34,175	2.53%
Galt	\$ 3,587	\$ 344,385	3%	\$ 337,488	\$ 6,897	2.04%
Gridley	\$ 1,252	\$ 139,209	17%	\$ 136,897	\$ 2,312	1.69%
Ione	\$ 248	\$ 54,694	28%	\$ 53,413	\$ 1,282	2.40%
Jackson	(\$18,911)	\$ 120,428	28%	\$ 117,605	\$ 2,823	2.40%
Lincoln	\$ 4,321	\$ 419,496	13%	\$ 410,906	\$ 8,590	2.09%
Marysville	(\$3,744)	\$ 215,767	28%	\$ 210,710	\$ 5,057	2.40%
Nevada City						
Oroville	\$ 2,673	\$ 210,584	6%	\$ 206,797	\$ 3,787	1.83%
Paradise	(\$6,018)	\$ 172,776	28%	\$ 168,726	\$ 4,049	2.40%
Placerville						
Red Bluff	\$ 1,834	\$ 260,126	-7%	\$ 254,669	\$ 5,457	2.14%
Rio Vista	\$ 1,320	\$ 95,439	13%	\$ 94,112	\$ 1,327	1.41%
Rocklin	\$ 7,942	\$ 615,726	25%	\$ 603,679	\$ 12,047	2.00%
Willows	\$ 713	\$ 66,372	15%	\$ 65,540	\$ 832	1.27%
Yuba City	\$ 8,065	\$ 543,587	6%	\$ 533,642	\$ 9,945	1.86%
Total:	\$ (216)	\$ 5,371,545	17%	\$ 5,259,469	\$ 112,076	2.13%

Verification/Actuary
Payroll Less Capped
Members

Don't Participate In GL Prog: *Cap increased to 28% to reflect increase in Funding due to increase from 67.5%CL to 70%CL

* Ione capped at 28% after intial round of capping - reduction of \$216 not re-allocated



FY 16/17 PROPERTY RENEWAL UPDATE

INFORMATION ITEM

ISSUE: Members have been provided their current property schedules and asked to review and revise them as needed. Alliant is still receiving updates from members and will provide the updated schedules and rates for FY 16/17 to the Executive Committee and Board of Directors when completed.

RECOMMENDATION: None. This is provided as information only.

FISCAL IMPACT: To be determined. The property market remains soft and **rates are not expected to increase more than 5%**. Member premiums may increase or decrease based on the amount of Total Insured Values (TIV) they report.

BACKGROUND: NCCSIF provides optional property insurance for their members through the Alliant Property Insurance Program (APIP). This is a joint purchase insurance program currently providing members up to \$1 Billion in All Risk limits. Premiums are based on each member's exposures which are provided via a schedule of insured locations.

ATTACHMENT(S): None.



Agenda Item H.7.

FY 16/17 CRIME POLICY RENEWAL UPDATE

INFORMATION ITEM

ISSUE: NCCSIF's Crime policy (Bond) expires on July 1, 2016. Members have received Crime Renewal Applications and are asked to return them by March 11, 2016. Preliminary numbers are expected to be available by mid-May and will be presented to the Board of Directors for approval.

RECOMMENDATION: None. This information is provided as information only.

FISCAL IMPACT: TBD.

BACKGROUND: The current NCCSIF Crime Policy is through National Union Fire Insurance Co. of Pittsburg. Chartis carries an A.M. Best rating of A, XV (\$2 billion or greater). In hopes to saving NCCSIF insurance cost on the premium and/or get a higher limit, Alliant is obtaining an alternative quote with Alliant Crime Insurance Program (ACIP). The ACIP Crime Program is with AIG and it provides numerous enhancements compared to the AIG standalone policy. ACIP program benefits will be provided to members as we progress to the indication process.

Additionally, Alliant approached CSAC EIA Crime Program however, it only provides \$15M limit and there are no other limit options. The EIA Master Crime Program is with AIG. The current NCCSIF Crime Coverage is \$1M limit and since the EIA limit \$15M, it would be a big jump from \$1M to \$15M and thus higher premium. Therefore, Alliant determined there is no cost-benefit to pursue an indication with the EIA Crime Program unless otherwise directed by the Committee.

ATTACHMENT(S): None.



Agenda Item H.8.

FY 16/17 EMPLOYEE ASSISTANCE PROGRAM RENEWAL UPDATE

INFORMATION ITEM

ISSUE: The ACI contract for Employee Assistance Program (EAP) and CORE Wellness services expires July 1, 2016. Alliant is working with ACI to obtain renewal for FY 16/17 and will be presented to the Board of Directors for approval.

RECOMMENDATION: None. This information is provided as information only.

FISCAL IMPACT: TBD. Members pay for EAP directly to ACI and NCCSIF pays for the CORE Wellness Program for all members as part of WC admin budget (\$16,000.00).

BACKGROUND: NCCSIF has a long standing relationship with ACI who has been providing EAP and CORE Wellness services since 2005. Utilization for the 2015 year was at 4.7% which is at the top end of the national average of 3% to 5%.

ATTACHMENT(S): 2015 Annual Utilization Report

Employee Assistance Program Utilization Report Utilization Summary and Analysis



NCCSIF

January 1, 2015 - December 31, 2015

Projected Annual Rate:

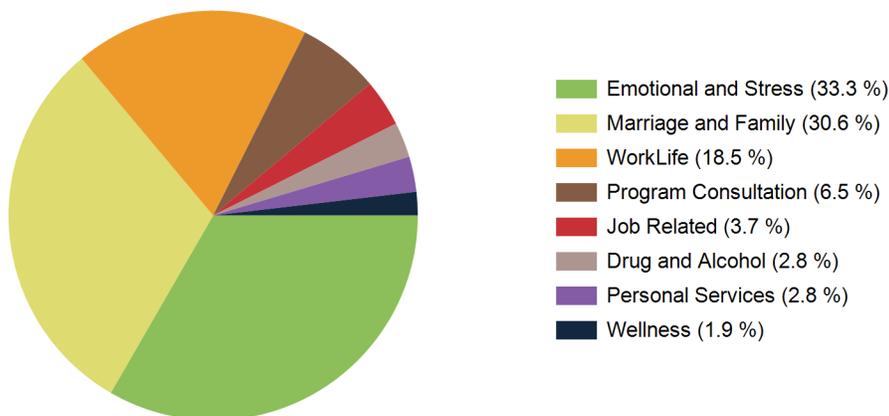
4.7%

Overall Utilization

There were 108 new contacts. 1 was referred by Other Employee, 1 was referred by Supervisor - Informal, 2 were referred by Orientation / Training, 13 were referred by Website, 10 were referred by Family Member, 38 were referred by Human Resources, 9 were referred by Poster / Brochure, 2 were referred by Supervisor - Formal, 32 had Used Before.

The presenting problems were: Drugs, Emotional, Family / Child, Job Performance, Marital / Relationship, Personal Services, Program Consultation, Substance Abuse / Family Member, Wellness, Work Stress and WorkLife.

16 new contacts were for a Family Member, 1 new contact was for an Other and 87 new contacts were self-initiated.



Employee Assistance Program Utilization Report

Work/Life Utilization

In this time period there were 20 cases that were opened: 5.0 % of the cases were Child Care, 20.0 % of the cases were Financial, 75.0 % of the cases were Legal.

Legal was the most utilized with 15 cases.

50 percent of Millennials cite “flexibility to balance life and work issues” as very important for job satisfaction. ACI’s comprehensive work/life benefits, user-friendly technology, and 24/7 access to resources help this new generation of employees manage work and life responsibilities in order to thrive at work, at home, and everywhere in between. From highly-customized child, pet and elder care referrals to legal and financial services, ACI Specialty Benefits provides support for any personal, professional or family need.

Forty-five percent of Millennials use personal smartphones for work purposes. ACI Specialty Benefits is committed to addressing the needs of this flexible, tech-savvy workforce with 24/7 access to services and resources through mobile apps, employee landing pages, social media messaging, online videos and blogs. From highly-customized child, pet and elder care referrals to legal and financial services, ACI’s comprehensive work/life benefits support a new generation of employees and family members.

Homing from work is the new workplace epidemic. From child, pet and eldercare responsibilities to legal and financial concerns, 93% of employees are spending multiple hours at work each week taking care of personal and family business. ACI’s comprehensive work/life benefits help employers get back that time, with professional and highly-customized referrals and resources for all employee and family member needs.

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Training and Onsite Services

October 2015

Topic	Date	Start	Duration	Type	Location
Health Fair	10/6/2015	11:00 AM	2.00	Fairs	Folsom, CA

November 2015

Topic	Date	Start	Duration	Type	Location
Performance Management	11/18/2015	1:00 PM	1.00	Webinar	Webinar

Training Comment:

ACI is pleased to have provided training services that met your needs during the fourth quarter of 2015. This quarter, ACI delivered the Quarterly Management Training Series webinar Performance Management. Next quarter, look for the upcoming Stress Busters training. Visit ACI’s YouTube channel for 24/7 access to more trainings and popular videos. For consultation, support services and flexible training options tailored to your workplace, contact ACI at 800-932-0034 and ask to speak with a member of the training team, or email us at training@acispecialtybenefits.com.

Newsletters

ACI provided the following HealthY-mails this quarter: Best Apps to Achieve Your Goals; 5 Ways to Maximize Productivity; 10 Tips for Financial Wellness; 5 Ways to De-clutter E-clutter; 4 Tips for Better Work Relationships; 5 Tips for Coping in Times of Crisis; 5 Ways to Support Veterans in the Workplace; 6 Tips to Improve Leadership Skills; 5 Workplace Perks for Fall; 5 Tips for Modern Families; 5 Ways to Improve Performance; A Special Holiday Message.

Formal Referrals

The Supervisory Referral process is a powerful yet easy-to-use tool for managers to address employee behavior concerns. Examples of workplace issues that can be resolved through this process include: difficulty working with others, anger management, substance abuse, loss of productivity, absenteeism, and more.

The Supervisory Referral process reduces the amount of time managers spend dealing with workplace issues and maximizes the potential for issues to be resolved.

To begin a Supervisory Referral, or for more information or consultation, contact the ACI Clinical Department at 800-932-0034.

Number of Formal Referrals: 2

Number of Informal Referrals: 1

1/1/2015 - 12/31/2015

Employee Assistance Program Utilization Report**Utilization Hours**

Onsite Services and Webinars	1.00
Employee Assessment	80.00
Consultation: Work/Life & Concierge	31.00
Consultation: Employee Consultation	5.00
Consultation: Supervisor, Management and Outside Consultants	43.00
<hr/> Total Program Hours this Period:	<hr/> 160.00

Utilization Comments

Employee Assistance Program Utilization Report

ACI understands what an important investment benefits programs are for every organization. To help our customers drive utilization and maximize ROI, ACI is excited to introduce MacroLife, a gamified platform for benefits engagement. MacroLife integrates ACI's current benefit offerings – Employee Assistance (EAP), Wellness, and Concierge – with each customer's full suite of additional benefits and corporate initiatives. Seamlessly integrated technology, customizable perks and services, and points and rewards for benefits participation help maximize employee performance and increase the value of benefits. ACI encourages all customers to speak with ACI's dedicated account management team for more information about increasing EAP utilization and enhancing their current benefits package with MacroLife.

ACI Specialty Benefits offers innovative benefits technology solutions to boost employee engagement and benefits utilization. ACI is excited to announce that all EAP customers will soon have access to myACIonline, a robust website that provides 24/7 instant access to EAP and work/life benefits and resources, including online requests and referrals. For mobile access to benefits, ACI encourages all employees and family members to use the popular myACI mobile app, available for iOS and Android.

MacroLife, ACI's newest product, is a gamified engagement platform that integrates employee benefits, corporate initiatives and rewards to drive benefits utilization. The first product of its kind, MacroLife serves as a single point of access for all company perks and initiatives, and employees earn real-time rewards for every benefit interaction. Learn more about MacroLife at www.gameofbenefits.com, and reach out to ACI's dedicated account management team for more information.

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In 2015, ACI Specialty Benefits saw incredible user engagement with over 100,000 video views on Youtube, in addition to increases in live chat, online intake, mobile app and text access to services. Tech-savvy employees and family members are looking for on-demand benefits and resources to meet their needs 24/7. These trends point to a revolutionary benefit solution – MacroLife.

ACI's MacroLife is the ultimate enhancement for ACI benefit packages – a custom-built platform that integrates EAP, Wellness and Concierge services to streamline benefits communication and solve HR challenges. MacroLife serves as a single point of access for all company perks and initiatives, offering a seamless benefits experience with real-time rewards. Learn more about MacroLife at www.gameofbenefits.com.

From 1/1/2015 to 12/31/2015, NCCSIF achieved an annualized utilization rate of 4.7%. With ACI's data calculated in real-time, annualized utilization rates presented in this report may be subject to a <2% variation.

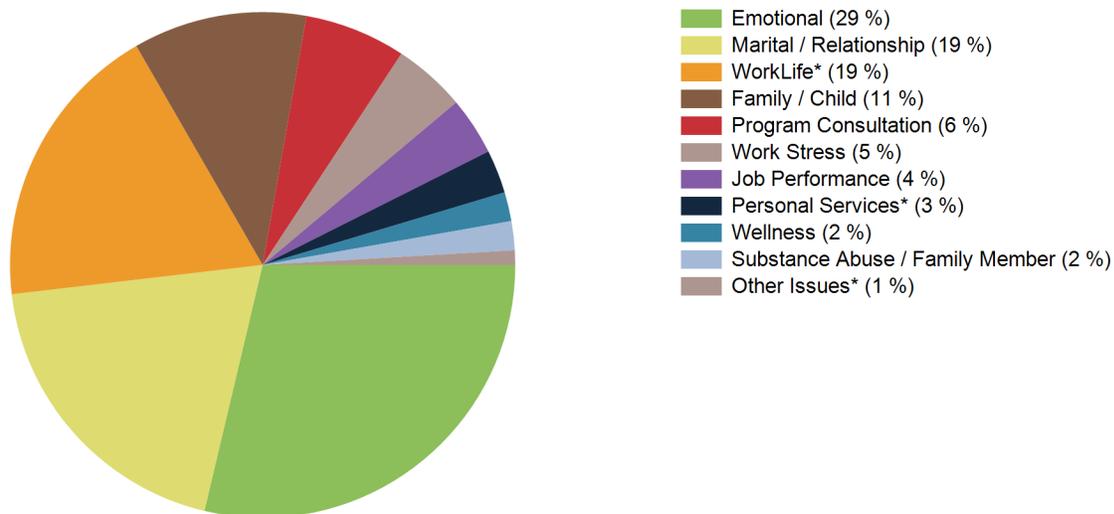
This decreased from the previous Utilization period which was 4.9%.

Primary Issue for Assessment

Primary Issue	New	Previous Quarter	Year To Date
Drugs	1	0	1
Emotional	31	14	31
Family / Child	12	2	12
Job Performance	4	0	4
Marital / Relationship	21	2	21
Other	0	1	0
Personal Services*	3	0	3
Program Consultation	7	4	7
Substance Abuse / Family Member	2	0	2
Wellness	2	12	2
Work Stress	5	1	5
WorkLife*	20	13	20

Nearly \$44 billion is lost by businesses and corporations each year due to the effects of depression, including lost productivity and lost work days (according to the Journal of AMA). Utilizing ACI's Employee Assistance Program services helps employees and family members better address everyday work and life issues affecting mental, emotional, and/or behavioral health.

New Issues this Quarter



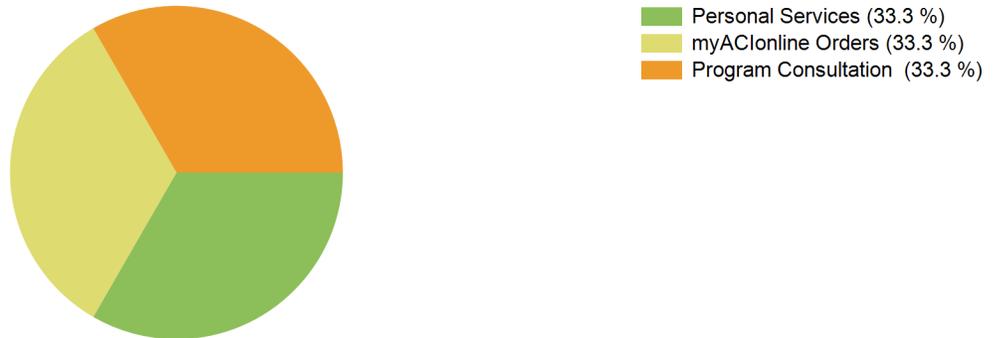
*Any WorkLife and Personal Services cases are detailed later in the report, and 'Other Issues' includes issues <1%.

Employee Assistance Program Utilization Report

Primary Issue Breakout for Personal Services

Referral Made	New	Previous Quarter	Year To Date
myAClonline Orders	1	0	1
Personal Services	1	0	1
Program Consultation	1	0	1

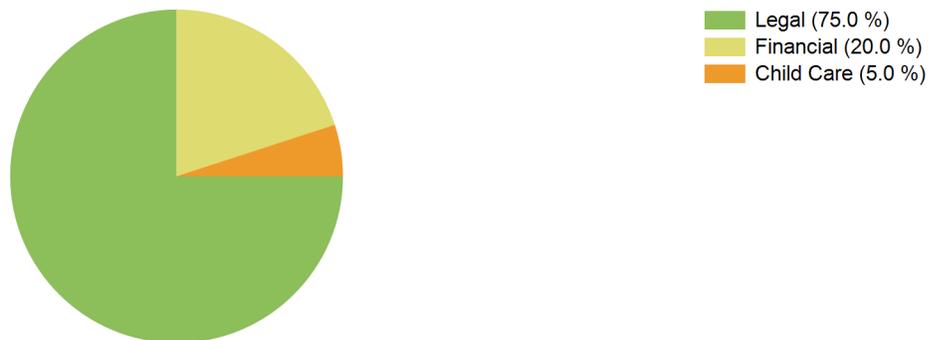
New Issues this Quarter



Primary Issue Breakout for WorkLife

Referral Made	New	Previous Quarter	Year To Date
Child Care	1	0	1
Financial	4	2	4
Legal	15	10	15

New Issues this Quarter

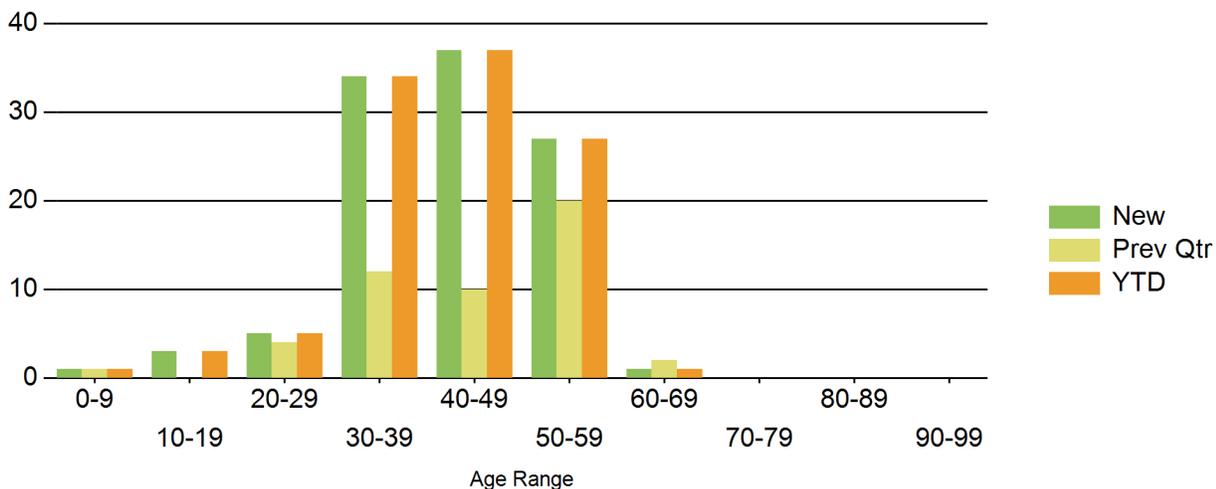


Demographic Data

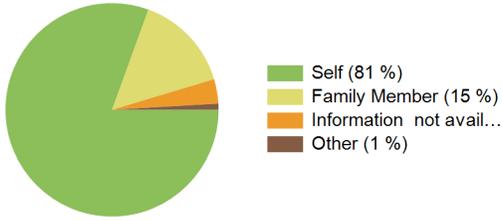
Gender	New	Previous Quarter	Year To Date
Female	52	29	52
Male	53	19	53
Unknown	3	1	3



Age Range	New	Previous Quarter	Year To Date
0-9	1	1	1
10-19	3	0	3
20-29	5	4	5
30-39	34	12	34
40-49	37	10	37
50-59	27	20	27
60-69	1	2	1
70-79	0	0	0
80-89	0	0	0
90-99	0	0	0

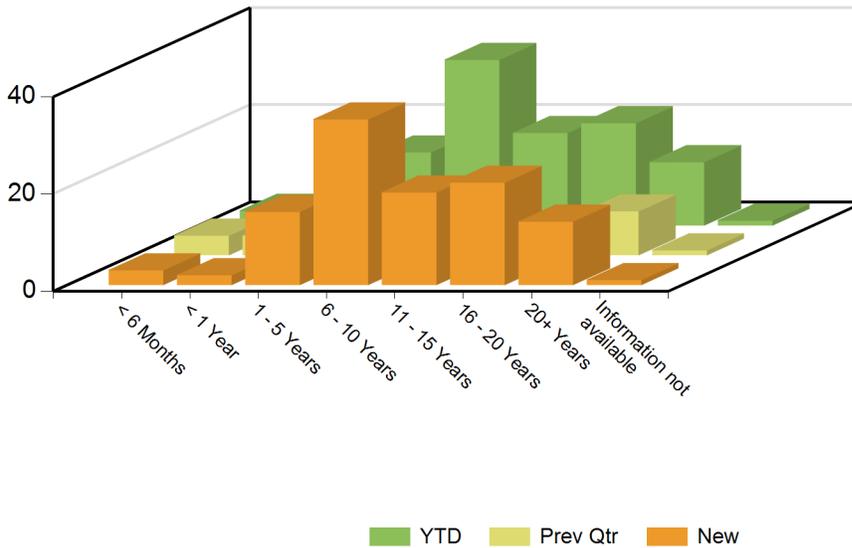


Who is Initiating Contact with ACI	New	Previous Quarter	Year To Date
Information not available	4	1	4
Self	87	46	87
Family Member	16	2	16
Other	1	0	1



Employment Data

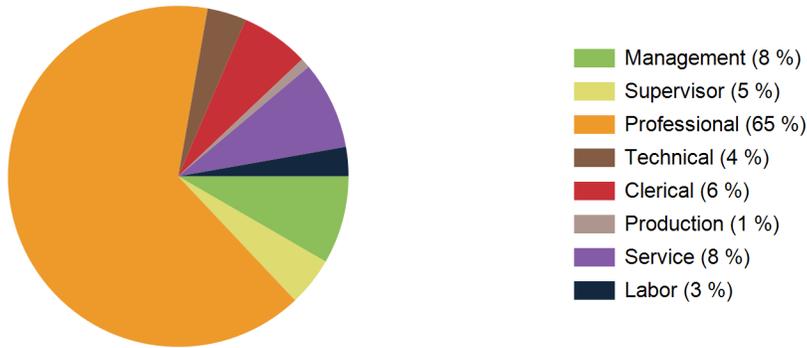
Years Employed	New	Previous Quarter	Year To Date
< 6 Months	3	4	3
< 1 Year	2	4	2
1 - 5 Years	15	7	15
6 - 10 Years	34	7	34
11 - 15 Years	19	11	19
16 - 20 Years	21	6	21
20+ Years	13	9	13
Information not available	1	1	1



Job Category	New	Previous Quarter	Year To Date
Management	9	2	9
Supervisor	5	3	5
Professional	70	36	70
Technical	4	4	4
Clerical	7	0	7
Production	1	0	1
Service	9	3	9
Sales	0	0	0
Labor	3	1	3
Other	0	0	0

1/1/2015 - 12/31/2015

Employee Assistance Program Utilization Report

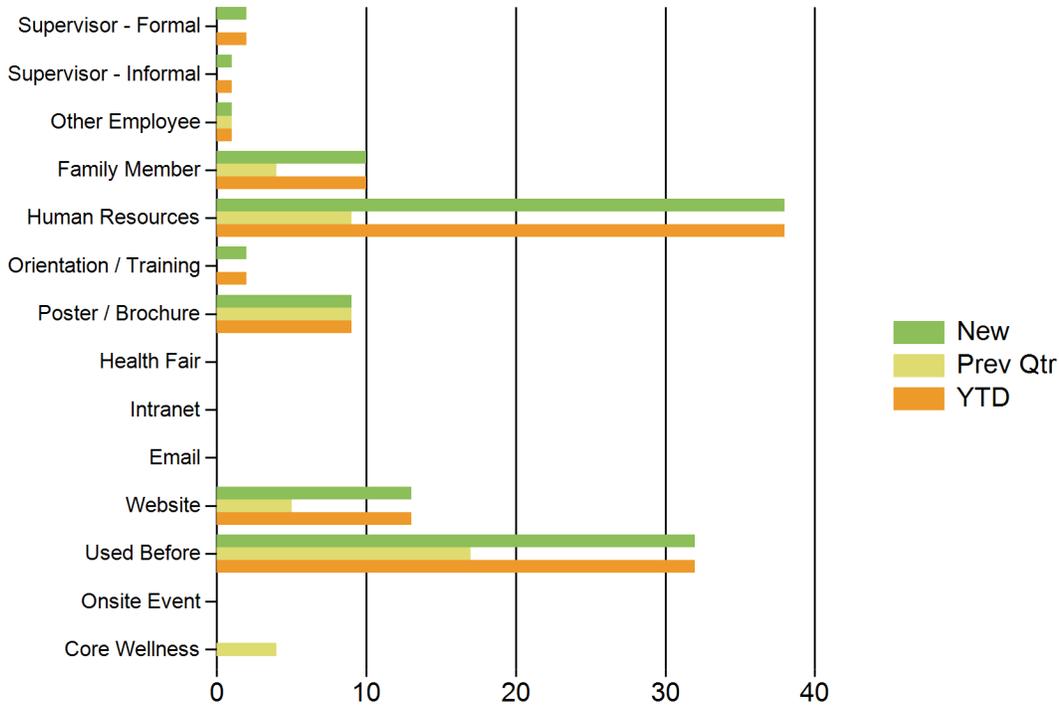


Referral Source

Referral Source	New	Previous Quarter	Year To Date
Supervisor - Formal	2	0	2
Supervisor - Informal	1	0	1
Other Employee	1	1	1
Family Member	10	4	10
Human Resources	38	9	38
Orientation / Training	2	0	2
Poster / Brochure	9	9	9
Health Fair	0	0	0
Intranet	0	0	0
Email	0	0	0
Website	13	5	13
Used Before	32	17	32
Onsite Event	0	0	0
Core Wellness	0	4	0

1/1/2015 - 12/31/2015

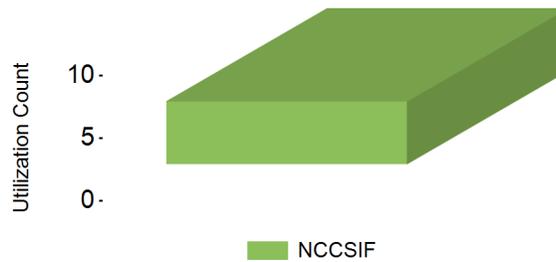
Employee Assistance Program Utilization Report



Comparison by Location

Top Locations

Location	Utilization Count
NCCSIF	5



Top Issues by Location:

Location	Issue	Utilization Count
NCCSIF	Password Reset	1
	Problem Assessment	1
	Tax Preparation	1



PRELIMINARY FY 16/17 NCCSIF BUDGET INFORMATION ITEM

ISSUE: The Executive Committee reviews and recommends to the Board the budget for the next fiscal year. Attached is the preliminary budget for review and discussion. The Administrative Costs are discussed in more detail below. The budget to actual revenues provided by our accountant are used in creating the FY 16/17 budget.

ADMINISTRATIVE EXPENSES

- The Claims Audits – Every year either the Liability or Workers’ Compensation claims are audited. The Liability claims audit was performed in FY 15/16. Budgeted expense of \$8,000 is allocated for a Workers’ Compensation Claims Audit in FY 16/17.
- The Financial Audit amount has been increased by 3% in anticipation of an increase.
- Actuarial Services are included at \$6,800 for liability and \$5,000 for WC, including the \$2,000 credit we received from CSAC EIA for the actuarial each year.
- Computer Services increased to \$8,400 based on the recommendation from James Marta and Company for new accounting software. This line item is for accounting system programming.
- NCCSIF renewed their CAJPA accreditation with excellence this year. This cost occurs every three years.
- Fidelity Bonds are reduced to a total of \$1,100 based on this year’s expense. This is the bond for the JPA/Treasurer.
- Accounting Services are expected to increase 3%.
- Bickmore’s services have been broken out this year and are *expected to change once we receive their proposal for continued services. Increase is estimated.*
- Claims administration fees have increased 2% in anticipation of a new contract from York.
- State Funding/Fraud Assessment has been estimated to increase by 5%.
- Program Administration costs have been increased 2% based on the fee schedule in the current program administration agreement.



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Executive Committee Meeting
March 31, 2016**

Agenda Item H.9. (continuation)

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

FISCAL IMPACT: Total administrative expenses are estimated to be \$1,696,992, a 2% increase over FY 15/16. Last year's increase was 2.94%.

BACKGROUND: None

ATTACHMENT(S): Preliminary FY 16/17 NCCSIF Budget

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
PRELIMINARY DRAFT BUDGET
July 1, 2016 to June 30, 2017

EXPENSES:			WORK COMP	LIABILITY	2016-17 TOTAL	2015-16 PRIOR YEAR	\$ CHANGE	% CHANGE
Administrative Expenses:								
	Consultants							
	52101	Claims Audit	8000	\$0	\$8,000	\$5,000	\$3,000	60%
	52102	Financial Audit	\$13,500	\$13,500	\$27,000	\$26,100	\$900	3%
	52103	Legal Services	\$3,000	\$7,000	\$10,000	\$10,000	\$0	0%
	52104	Actuarial Review	\$5,000	\$6,800	\$11,800	\$11,800	\$0	0%
	52105	Computer Services	\$4,200	\$4,200	\$8,400	\$8,400	\$0	n/a
	52106	CAJPA Accreditation (2018)			\$0	4500	(\$4,500)	-100%
	52107	Employee Dishonesty Bonds	\$550	\$550	\$1,100	\$2,200	(\$1,100)	-50%
	52109	Misc. Consulting/Contingency	\$2,500	\$2,500	\$5,000	\$5,000	\$0	0%
		Total Consultant Expenses	\$36,750	\$34,550	\$71,300	\$64,600	\$6,700	10%
	Safety Services:							
	52204	Bickmore Onsite Risk Assessments	\$38,160	\$33,390	\$71,550	\$67,500	\$4,050	6%
	52203	Bickmore Police Risk Mgmt Comm Training	\$3,950	\$3,950	\$7,900	\$7,900	\$0	0%
	52204	Bickmore Risk Control Service Days	\$18,230	\$18,230	\$36,460	\$36,460	\$0	0%
	52204	Bickmore Phone Consultation	\$9,300	\$9,300	\$18,600	\$18,600	\$0	0%
	52204	Bickmore Newsletter	\$2,790	\$2,790	\$5,580	\$5,580	\$0	0%
	52204	Bickmore Safety Training Coordination	\$7,440	\$7,440	\$14,880	\$14,880	\$0	0%
	52204	Bickmore Meeting Preparation	\$4,650	\$4,650	\$9,300	\$9,300	\$0	0%
	52214	OCCUMED Occupational Health Consulting	\$18,000	0	\$18,000	\$18,000	\$0	0%
	52215	Online Risk Management Services - TargetSolutions	\$7,000	\$7,000	\$14,000	\$14,000	\$0	0%
	52217	ACI - Wellness Optional	\$15,072	0	\$15,072	\$15,072	\$0	0%
	52201	Bickmore (Not part of contract) & Other Outside Training	\$15,000	\$15,000	\$30,000	\$30,000	\$0	0%
	52202	Risk Mgmt Comm Mtg Expense	\$750	\$750	\$1,500	\$1,500	\$0	0%
	52207	Seminars and PARMA	\$40,000	\$32,600	\$72,600	\$72,600	\$0	0%
	52208	Lexipol Law Enforcement Policy Manual Updates DTBs	\$12,400	\$93,850	\$106,250	\$106,250	\$0	0%
	52209	Police Risk Management Funds	\$25,000	\$25,000	\$50,000	\$50,000	\$0	0%
		Total Safety Services Expenses	\$217,742	\$253,950	\$471,692	\$467,642	\$4,050	1%
	Claims Administration							
	52302	Claims Administration Fee (Reports, etc.)	\$29,700	\$20,900	\$50,600	\$49,500	\$1,100	2%
		Claims Adjustment Fee - WC; ** GL Billed to File	\$556,274		\$556,274	\$545,361	\$10,913	2%
	52303	Fraud Hotline	0	0	\$0	\$0	\$0	
	52305	MPN Services	0	0	\$0	\$0	\$0	
	52304	State Funding/Fraud Assessment	\$168,000		\$168,000	\$160,000	\$8,000	5%
		Total Claims Administration Expenses	\$753,974	\$20,900	\$774,874	\$754,861	\$20,013	3%
	Program Administration							
	52401	Program Administration and Brokerage Fee	\$135,252	\$162,304	\$297,556	\$291,720	\$5,836	2%
	52403	Accounting Services	\$33,810	\$33,810	\$66,962	\$65,650	\$1,312	2%
		Total Program Administration Expenses	\$169,062	\$196,114	\$365,176	\$357,370	\$7,806	2%
	Board Expenses							
	52501	Executive Committee	\$1,500	\$1,500	\$3,000	\$3,000	\$0	0%
	52502	Executive Committee Member Travel	\$1,500	\$1,500	\$3,000	\$3,000	\$0	0%
	52503	Board of Directors Meetings (includes Travel)	\$3,000	\$3,000	\$6,000	\$6,000	\$0	0%
	XXXXX	Board of Directors Long Range Planning Session (every 3 years)	\$1,000	\$1,000	\$2,000	\$2,000	\$0	0%
	52504	Association Memberships (PARMA, CAJPA, AGRIP)	\$2,000	\$2,000	\$4,000	\$4,000	\$0	0%
		Total Board Expenses	\$9,000	\$9,000	\$18,000	\$18,000	\$0	0%
	Other Administration Expenses - Not identified with above budget line items							
	52000	Administrative Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0	
	52001	Administration Expense - Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0	
		Total Other Admin	\$0.00	\$0.00	\$0.00	\$0.00	\$0	
		Total Admin Expenses	\$1,186,528	\$514,514	\$1,701,042	\$1,657,973	\$43,069	\$0
		Net Loss/Admin Surplus Offset				(\$337,544)		

\$1,320,429



Agenda Item H.10.

NOMINATION OF NCCSIF PRESIDENT

ACTION ITEM

ISSUE: The NCCSIF President position is currently vacant. The Vice President, David Warren with the City of Placerville, is currently the Interim President, per the terms of the NCCSIF Bylaws.

The Board will be asked to appoint a new President and, if needed, a Vice President, at their next meeting. The Committee is asked to solicit nominations for the vacant position(s). David Warren has expressed his willingness to serve as President, so if the Committee nominates him we will also need a nominee for Vice President.

RECOMMENDATION: Nominate David Warren to serve as President and solicit nominations for the Vice President position.

FISCAL IMPACT: None.

BACKGROUND: The Executive Committee traditionally serves as the Nominating Committee for the NCCSIF officer positions.

ATTACHMENT(S): None.



**Northern California Cities Self Insurance Fund
Executive Committee Meeting
March 31, 2016**

Agenda Item H.11.

CLAIMS COMMITTEE MEMBERSHIP APPOINTMENT

ACTION ITEM

ISSUE: The Committee is asked to approve members of the Claims Committee with volunteers from the Executive Committee.

RECOMMENDATION: Request volunteers for the Claims Committee.

FISCAL IMPACT: None.

BACKGROUND: The Claims Committee is traditionally made up of at least five members of the Executive Committee and holds regular meetings prior to the Executive Committee's regular meetings. Most of their activities concern settlement of claims though they also review and recommend changes to the approved counsel list and policies and procedures dealing with claims and litigation management. Special meetings are held by teleconference as needed to grant authority on pressing claims. The Vice President traditionally chairs the Claims Committee meetings.

ATTACHMENT(S): None.



Agenda Item H.12.

**APPROVAL OF NCCSIF DEFENSE ATTORNEY LIST
FOR LIABILITY**

ACTION ITEM

ISSUE: Cameron Dewey from York Risk Services noted the following changes to the attorney list with Angelo, Kilday & Kilduff law firm:

1. Larry Angelo – remove from the list as he retired in 2011.
2. Alex Hughes – remove from the list as he left the firm in 2013.
3. Carrie Frederickson – update her last name to McFadden.
4. Kevin J. Dehoff – request to add to the defense attorney list.
Kevin is one of the preferred attorney for the City of Folsom and has worked on NCCSIF files for years.
5. Amie McTavish – request to add to the defense attorney list.
Amie has worked on NCCSIF files for years.

RECOMMENDATION: Based upon the recommendation of the Claims Committee.

FISCAL IMPACT: None.

BACKGROUND: The Claims Committee regularly reviews and recommends changes to the Approved List of attorneys based on feedback from members and the claims administrator.

ATTACHMENT(S):

1. Kevin J. Dehoff Website Profile
2. Amie McTavish Website Profile
3. Policy and Procedure A-9: Attachment A Defense Attorney List for Liability (*red line version*)



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ABOUT THE FIRM

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[CAROLEE G. KILDUFF](#)

[CORI R. SARNO](#)

[JOHN A. WHITESIDES](#)

[CARRIE A. MCFADDEN](#)

[AMIE MCTAVISH](#)

[SERENA M. WARNER](#)

[KEVIN J. DEHOFF](#)

[LAURENCE L. ANGELO](#)

[SEAN D. O'DOWD](#)

Paralegals

[TAMI M. REDDING](#)

[JOANNE PHILLIPS](#)

Legal Assistants & Administrative Staff

KEVIN J. DEHOFF

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Assistant: Melanie Fitzpatrick – Ext.
211

mfitzpatrick@akk-law.com

[Practice Areas](#)

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Mr. Dehoff joined Angelo, Kilday & Kilduff in 2011. Prior to joining the firm, he spent several years practicing insurance litigation specializing in personal injury. Mr. Dehoff prides himself on his responsive and attentive contact with clients. His colleagues recognize his good litigation instincts and dedicated work ethic. Outside of work, Mr. Dehoff can be found hiking, running or finding other ways to keep active.

Practice Areas

Public Entity Defense; Employment Litigation; Police Practices Defense;
Personal Injury Litigation; Environmental & Toxic Torts.

Significant Cases

Sowers v. City of Roseville. (2015) Placer County Superior Court Case No. SCV0035958 – Demurrer

Barbour vs. City of Winters. (2014) Yolo County Superior Court Case No. ED14-527 – Demurrer

Catlin v. City of Isleton. (2013) Sacramento Superior Court Case No. 34-2013-00146861 – Demurrer

O’Roy v. Thunder Cuts, Inc., et al. (2013) California Unemployment Insurance Appeals Board, Ab No. AO-3340018 – Appeal

Bellamy v. City of Isleton. (2012) Sacramento Superior Court Case No. 34-2012-00133018 – Contractual Indemnity

Cardoza v. Tann, et al. (2011) United States Eastern District Court Case No. 1:11-cv-01386-RRB – Obtained Summary Judgement

Fonseca v. City of Red Bluff. (2010) Eastern District of California Case No. 2:10-cv-02685-MCE-CM – Motion to Dismiss

Thompson, et al. v. City of Redding, et al. (2009) Eastern District Case No. 2:09-cv-01609-WBS-CMK – Motion for Summary Judgment

White v. City of Stockton. (2005) San Joaquin Superior Court Case No. SV254167 – Motion for Judgment on the Pleadings

Admitted to Practice

All California State courts

United States District Court for the Eastern District of California

United States District Court for the Northern District of California

United States Court of Appeals for the Ninth Circuit

United States Patent and Trademark Office

Experience

January 2011-present

Angelo, Kilday & Kilduff – Associate

Presently defends public entities and employees in federal and state courts primarily in the areas of personal injury, police practices, employment litigation & environmental and toxic torts.

2007-2010

Stawicki & Maples – Associate

Managed a caseload ranging from 150-200 personal injury cases from initial client consultation to settlement or verdict. Cases included motor vehicle accidents, animal attacks, electrical injuries, medical malpractice, premises liability, wrongful death and survival actions, and public entity lawsuits. Responsibilities included negotiating settlements in personal injury cases, law and motion, written discovery and deposition practice, mediation, mandatory settlement conferences, and trial co-counsel.

Education

Santa Clara University School of Law, J.D. (2006)

Dean's List

The George Washington University, Masters of Forensic Science (2002)

University of California, Davis, B.S. Genetics with honors (1999)

The Golden Key Honors Society

Phi Kappa Phi Honor Society

Phi Sigma Honor Society

Department of Genetics Outstanding Achievement in Genetics (1999)

Professional Memberships

American Chemical Society

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Ms. McTavish's practice is focused on representing law enforcement personnel in a wide variety of cases. Prior to joining Angelo, Kilday and Kilduff in 2009, Ms. McTavish was in the El Dorado County District Attorney's Office, first as a certified legal intern and then as Deputy District Attorney, where she prosecuted misdemeanors, felonies and juvenile adjudications. Her experiences as a Deputy DA and having family members in law enforcement give her a unique understanding of the issues that confront law enforcement which she uses on a daily basis in her areas of practice. Ms. McTavish prides herself on taking a "Big Picture" approach to cases and strives for quick and efficient resolutions. Her colleagues describe her as a collegial yet zealous and dedicated advocate.

Ms. McTavish is a graduate of the University of New Mexico, Albuquerque, and the University of the Pacific, McGeorge School of Law. She holds B.A. degrees in Anthropology and Communication, both with honors. At McGeorge she was a member of the Traynor Honor Society, and was a finalist in the Jessup International Moot Court Competition, receiving special recognition for her oral advocacy skills. Before entering law school Ms. McTavish was a high school social studies teacher. As an attorney she has continued to seek opportunities to be involved in education related to her area of practice. She is especially proud to be a Peace Officer Standards and Training (POST) certified teacher for California Peace Officer Association (CPOA) for their Officer Involved Shooting course.

In addition to working on proactive solutions to resolve cases quickly and effectively, Ms. McTavish enjoys spending time with her family on their rural property where they raise chickens and pretend to be farmers.

Practice Areas

[Civil Rights Litigation](#); [Police Practices](#); [Public Entity Defense](#); [General Torts](#)

Significant Cases

[Travis v. City of Roseville Police Dept. \(2014\) Eastern District of California No.: 2:14-cv-00087 — Summary Judgment](#)

[Gutierrez v. County of Yolo \(2012\) Eastern District of California No. 2:10-cv-01142 — Trial](#)

[Wyatt v. City of Chico Police Department, et al. \(E.D. Cal 2011\) 2:05-CV-02025-EFB — Trial](#)

[McKie v. Rocklin \(E.D. Cal. 2010\) Case No. 2:10-CV-02180-JAM-DAD](#)

[Reyes v. City of West Sacramento \(E.D. Cal. 2009\) Case No. 2:08-CV-01219-MCE-EFB](#)

[Vilar v. County of Yolo, et al. \(E.D. 2013\) 2:12-CV-01472](#)

[Bernhardt v. City of Susanville, et al. \(E.D. 2014\) 2:13-CV-02259](#)

Articles

[Sheehan v. City & County of San Francisco: Caselaw Update \(PDF\)](#)

Admitted to Practice

All California State Courts

United States District Court for the Eastern District of California

Ninth Circuit Court of Appeals

Experience

April 2009- Present

Angelo, Kilday & Kilduff, Associate

Practice areas include constitutional and civil rights litigation, public entity defense, police practices litigation

Dec. 2006-April 2009

El Dorado County District Attorney, Deputy District Attorney

Prosecuted criminal cases at all stages, including jury trials, preliminary hearings, evidentiary suppression hearings and probation violation hearings. Analyzed police reports for the filing of appropriate criminal charges. Researched and drafted legal points and authorities on a variety of issues in the areas of Criminal Law, Criminal Procedure and Evidence.

(Certified Legal Intern: January 2004 – September 2004)

July 2006-Dec. 2006

Sacramento Child Advocates, Staff Attorney

Advocated for abused and neglected children in Welfare and Institutions Code Section 300 Dependency proceedings.

Education

University of the Pacific, McGeorge School of Law, Sacramento, J.D.,
May 2005

Traynor Honor Society

Honor Roll

Dean's Scholarship

Honors at Entrance

Jessup International Law Moot Court Team 2003-2004

Individual Oralist Award

Coach/Advisor to Russian Section of Jessup Competition;

Research Assistant to Prof. Steven McCaffrey

Chapman University, Diamond Springs, California, California Teaching
Credential, Social Science, May 2000. 4.0 GPA

University Of New Mexico, Albuquerque, New Mexico B.A.
Communication cum laude (1997); B.A. in Cultural Anthropology cum
laude (1996),

Departmental Honors, Anthropology

Professional Memberships

Federal Bar Association

Barrister, The Milton L. Schwartz/ David F. Levi Inn of Court (2009-
present)

Presentations

Lorman Education Services, Presenter, Police Liability in California,
September 9, 2014

Angelo, Kilday & Kilduff, Co-Presenter, Significant Developments in the
Field of Police Liability: An Update, February 20, 2013

California Peace Officer's Association, Co-Presenter, Civil Liability/Legal
Aspects of Officer-Involved Shootings (Jan. 2012 and May 2013)

Community Involvement

Volunteer Attorney Coach, Gordon D. Schaber Moot Court Competition
(2014)

Assist youth with trial for El Dorado County Teen Court, 2007

Member of Board of Trustees, Cedar Springs Waldorf School (2009-
2011)

Volunteer Judge, National Ethics Trial Competition, 2012

Volunteer Judge, Annual Frances Carr Competition, 2013

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ADMINISTRATIVE POLICY & PROCEDURE #A-9

ATTACHMENT A

**LIABILITY
Approved Law Firms**

Name of Law Firm	Attorneys	Areas of Expertise
Angelo, Kilday & Kilduff 601 University Avenue, Suite 150 Sacramento, CA 95825 (916) 564-6100	Bruce A. Kilday Carolee Kilduff Larry Angelo Serena Sanders Carrie Frederickson McFadden Corri Sarno Alex Hughes Kevin Dehoff Amie McTavish	Police Liability, General Liability, Auto, Personnel, Heavy Trial Experience
Ayres & Associates 930 Executive Way, Suite 200 Redding, CA 96002 (530) 229-1340	William Ayres	Dangerous Condition, Auto, General Liability, Environmental Liability
Bertrand, Fox, Elliott et al 2749 Hyde Street San Francisco, CA 94109 (415) 353-0999	Eugene Elliott	
Caulfield Law Firm 1101 Investment Blvd., Suite 120 El Dorado Hills, CA 95762 (916) 933-3200	Rich Caulfield Andrew Caulfield	Same as above, with Construction Defect, Heavy to Medium Trial Experience
Donahue Davies LLP 1 Natoma Street Folsom, CA 95630 (916) 817-2900	Robert E Davies Brian Haydon	
Gregory P. Einhorn 48 Hanover Lane, Suite 2 Chico, CA 95973 (530) 898-0228	Gregory P. Einhorn <i>Use for Willows as needed</i>	Employment Law, General Liability, Municipal
Dennis Halsey, Esq. Attorney at Law 9 Highland Circle Chico, CA 95926 (530) 345-1976	Dennis Halsey	Dangerous Condition, Police Liability, Auto, General Liability, Medium Train Experience

ADMINISTRATIVE POLICY & PROCEDURE #A-9

Name of Law Firm	Attorneys	Areas of Expertise
Kronick, Moskovitz Tiedemann & Girard 400 Capitol Mall, 27 th Floor Sacramento, CA 95814	Ronald Scholar Jonathan Hobbs Christopher Onstott Bruce A. Scheidt * David W. Tyra Kristianne T. Seargeant	Civil Rights, California Fair Employment and Housing, Tort Claims, California Public Records Employment Practices
Peters, Habib, McKenna & Juhl-Rhodes, LLP P.O. Box 3509 Chico, CA 95927 (530) 342-3593	Dave Rush Mark Habib Jim McKenna	Dangerous Condition, Police Liability, General Liability, Auto, Good Trial Experience
Porter Scott P.O. Box 255428 Sacramento, CA 95865 (916) 929-1481 Fax: (916) 927-3706	Nancy Sheehan John Whitefleet Kevin Kreutz Terry Cassidy Carl L. Fessenden Steve Horan Russell Porter	Police, Civil Rights, Dangerous Condition, Inverse Condemnation, Auto, General Liability, Heavy to Light Trial Experience
Matheny Sears Linkert & Jaime, LLP 3638 American River Drive Sacramento, CA 95864 (916) 978-3434 Fax: (916) 978-3430	Matthew Jaime Douglas Sears Richard Linkert Michael Bishop	
The Law Office of Justin N. Tierney 2000 U Street Sacramento, CA 95814 (916) 451-3426	Justin N. Tierney	Dangerous Condition, Auto, Medium Trial Experience
The Law Office of James A. Wyatt 2130 Eureka Way Redding, CA 96001 (530) 244-6060 P.O. Box 992338 Redding, CA 96099-2338	James A. Wyatt	Dangerous Condition, Civil Rights, Police, Wrongful Termination, Auto Liability, Labor Law, Heavy Trial Experience
Murphy, Campbell, Alliston & Quinn, PLC. 8801 Folsom Boulevard, Suite 230 Sacramento, CA 95826 (916) 400-2300	Stephanie L. Quinn	Auto, Wrongful Deaths, Slip and falls, Fire and Trespassing Experience

ADMINISTRATIVE POLICY & PROCEDURE #A-9

Name of Law Firm	Attorneys	Areas of Expertise
Cota Cole LLP 2261 Lava Ridge Court Roseville, CA 95661 (916) 780-9009	Dennis Cota Derek Cole Daniel King	Land Use, civil rights, environmental issues.
Allen, Glaessner, Hazelwood, Werth 180 Montgomery Street, Ste. 1200 San Francisco, CA 94104 (415) 697-2000	Dale Allen Mark Hazelwood Steve Werth	Police liability, ADA, sidewalk, employment practices, general municipal liability
Arthofer and Tonkin, Attorneys At Law 1267 Willis Street Redding, CA 96001 (530) 722-9002	Kenneth Arthofer Griffith Tonkin	Public entity, injury, real estate
Randall Harr 44282 Highway 299 East McArthur, CA 96056 (530) 336-5656 rlh@randallharlaw.com	Randall Harr	
Law Office of Douglas Thorn 7601 Watson Way Citrus Heights, CA 95610 (916) 735-9910 drthorn@surewest.net	Douglas Thorn	EPL - Paradise Only

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

Revised September 24, 2015



Agenda Item H.13.

NCCSIF SERVICE PROVIDERS SURVEY RESULTS

ACTION ITEM

ISSUE: The survey responses are presented to the Executive Committee for review and were generally positive for all Service Providers. The summary was taken directly from the SurveyMonkey website.

RECOMMENDATION: Review the survey responses and the Committee may accept and file the results, and provide direction to address the concerns of some members noted in the survey.

FISCAL IMPACT: N/A

BACKGROUND: NCCSIF requests Members' satisfaction with its service providers every odd numbered year to rate the overall value of NCCSIF programs and services. At the October 15, 2015 meeting the Board recommended to conduct a Performance Evaluation Survey for the primary service providers. A satisfaction survey of current Service Providers - Alliant Insurance Services, York Risk Services, and Bickmore— was conducted through SurveyMonkey and was sent to all NCCSIF members in an effort to receive feedback regarding these service providers.

The contracts with Bickmore and York Risk Services are up for optional renewal on June 30, 2016 and members will need to determine if they would like to renew the agreements for another year – the survey responses will help provide information for the Committee to use to determine if they would like to continue using those service providers.

ATTACHMENT(S): 2015 NCCSIF Member Service Provider Survey Responses

2015 NCCSIF SERVICE PROVIDER SURVEY RESULTS

Brokerage Risk Management & Program Administration Survey ALLIANT INSURANCE SERVICES, INC.

1. Responds promptly to inquiries and requests.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	46.2%	6
Good (Meets Expectations)	53.8%	7
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		13
<i>skipped question</i>		0

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

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	46.2%	6
Good (Meets Expectations)	53.8%	7
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		13
<i>skipped question</i>		0

3. Provides high quality advice and assistance.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	38.5%	5
Good (Meets Expectations)	61.5%	8
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		13
<i>skipped question</i>		0

4. Communicates well both orally and in writing.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	46.2%	6
Good (Meets Expectations)	46.2%	6
Fair (Below Expectations)	7.7%	1
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		13
<i>skipped question</i>		0

5. Handles all interactions in a professional manner.		
Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	61.5%	8
Good (Meets Expectations)	38.5%	5
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		13
<i>skipped question</i>		0

6. Accomplishes goals and objectives and also provides additional value.		
Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	38.5%	5
Good (Meets Expectations)	53.8%	7
Fair (Below Expectations)	7.7%	1
Well Below (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		13
<i>skipped question</i>		0

7. Overall level of satisfaction.		
Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	38.5%	5
Good (Meets Expectations)	61.5%	8
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		13
<i>skipped question</i>		0

8. Comments on what doing well and/or provide suggestions for improvement:	
Answer Options	Response Count
	0
<i>answered question</i>	0
<i>skipped question</i>	13

NCCSIF Safety and Risk Control Services Vendor Survey
BICKMORE

1. Bickmore responsive to your needs and concerns, and responds promptly to inquiries and requests.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	63.6%	7
Good (Meets Expectations)	36.4%	4
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		11
<i>skipped question</i>		0

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

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	63.6%	7
Good (Meets Expectations)	36.4%	4
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		11
<i>skipped question</i>		0

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

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	72.7%	8
Good (Meets Expectations)	27.3%	3
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		11
<i>skipped question</i>		0

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

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	45.5%	5
Good (Meets Expectations)	54.5%	6
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		11
<i>skipped question</i>		0

5. Do you use the Employee Safety Training Matrix?

Answer Options	Response Percent	Response Count
Yes	90.9%	10
No	9.1%	1
Other (please specify)		0
<i>answered question</i>		11
<i>skipped question</i>		0

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

Answer Options	Response Percent	Response Count
Yes	63.6%	7
No	36.4%	4
Other (please specify)		0
<i>answered question</i>		11
<i>skipped question</i>		0

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

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	54.5%	6
Good (Meets Expectations)	45.5%	5
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		11
<i>skipped question</i>		0

8. Overall level of satisfaction.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	72.7%	8
Good (Meets Expectations)	27.3%	3
Fair (Below Expectations)	0.0%	0
Poor(Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		11
<i>skipped question</i>		0

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

Answer Options	Response Count
	2
<i>answered question</i>	2
<i>skipped question</i>	9

Number	Response Date	Response Text	Categories
1	Jan 22, 2016 7:57 PM	Henri Castro is a great asset to NCCSIF and her efforts in helping the JPA reduce its overall risk is greatly appreciated	
2	Dec 24, 2015 12:17 AM	Henri is GREAT	

**NCCSIF Third Party LIABILITY Claims Administrator Vendor Survey
YORK RISK SERVICES**

1. Controls the claims management process well.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	50.0%	5
Good (Meets Expectations)	40.0%	4
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	10.0%	1
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		1
<i>answered question</i>		10
<i>skipped question</i>		0

Number	Response Date	Other (please specify)	Categories
1	Jan 14, 2016 9:22 PM	We have had problems with York providing timely reports and staying on top of claims management. They have addressed this and together we believe we have put measures in place to ensure improvements occur.	

2. Have you had a claims review with York in the past year?

Answer Options	Response Percent	Response Count
Yes	50.0%	5
No	50.0%	5
Other (please specify)		1
<i>answered question</i>		10
<i>skipped question</i>		0

Number	Response Date	Other (please specify)	Categories
1	Jan 14, 2016 9:22 PM	One was scheduled but was cancelled by both the City and York due to the holidays and needs to be rescheduled still.	

3. Are the reserves set on claims reasonable?

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	30.0%	3
Good (Meets Expectations)	70.0%	7
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

4. Submits timely written status reports.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	30.0%	3
Good (Meets Expectations)	50.0%	5
Fair (Below Expectations)	10.0%	1
Poor (Does Not Meet Expectations)	10.0%	1
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		1
<i>answered question</i>		10
<i>skipped question</i>		0

Number	Response Date	Other (please specify)	Categories
1	Jan 14, 2016 9:22 PM	No, this has been a problem.	

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

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	40.0%	4
Good (Meets Expectations)	60.0%	6
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		1
<i>answered question</i>		10
<i>skipped question</i>		0

Number	Response Date	Other (please specify)	Categories
1	Jan 14, 2016 9:22 PM	They are good when and if we receive them.	

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

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	20.0%	2
Good (Meets Expectations)	70.0%	7
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	10.0%	1
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

7. Provides high quality advice and assistance.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	50.0%	5
Good (Meets Expectations)	50.0%	5
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

8. Communicates well both orally and in writing.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	40.0%	4
Good (Meets Expectations)	60.0%	6
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

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

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	40.0%	4
Good (Meets Expectations)	40.0%	4
Fair (Below Expectations)	10.0%	1
Well Below (Does Not Meet Expectations)	10.0%	1
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		1
<i>answered question</i>		10
<i>skipped question</i>		0

Number	Response Date	Other (please specify)	Categories
1	Jan 14, 2016 9:22 PM	Improvements seem to be forthcoming in working with Cameron. We look forward to the changes. The City should have also been more involved in our own claims management rather than being reactive to reports and recommendations received which has served us fine until 2015.	

10. Provides feedback and suggestions for mitigating claims.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	50.0%	5
Good (Meets Expectations)	50.0%	5
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

11. Overall level of satisfaction.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	50.0%	5
Good (Meets Expectations)	40.0%	4
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	10.0%	1
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

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

Answer Options	Response Count
	1
<i>answered question</i>	1
<i>skipped question</i>	9

Number	Response Date	Response Text	Categories
1	Jan 14, 2016 9:22 PM	We are anticipating and expecting improvements based upon commitments made by York to us.	

NCCSIF Third Party WORKERS' COMP Claims Administrator Vendor Survey
YORK RISK SERVICES

1. Controls the claims management process well.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	50.0%	5
Good (Meets Expectations)	40.0%	4
Fair (Below Expectations)	10.0%	1
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

2. Have you had a claims review with York in the past year?

Answer Options	Response Percent	Response Count
Yes	80.0%	8
No	20.0%	2
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

3. Are the reserves set on claims reasonable?

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	30.0%	3
Good (Meets Expectations)	70.0%	7
Fair (Below Expectations)	0.0%	0
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

4. Submits timely written status reports.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	50.0%	5
Good (Meets Expectations)	40.0%	4
Fair (Below Expectations)	10.0%	1
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

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

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	40.0%	4
Good (Meets Expectations)	40.0%	4
Fair (Below Expectations)	20.0%	2
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

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

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	50.0%	5
Good (Meets Expectations)	20.0%	2
Fair (Below Expectations)	30.0%	3
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

7. Provides high quality advice and assistance.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	60.0%	6
Good (Meets Expectations)	30.0%	3
Fair (Below Expectations)	10.0%	1
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

8. Communicates well both orally and in writing.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	40.0%	4
Good (Meets Expectations)	50.0%	5
Fair (Below Expectations)	10.0%	1
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

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

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	40.0%	4
Good (Meets Expectations)	40.0%	4
Fair (Below Expectations)	10.0%	1
Poor (Does Not Meet Expectations)	10.0%	1
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

10. Provides feedback and suggestions for mitigating claims.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	50.0%	5
Good (Meets Expectations)	30.0%	3
Fair (Below Expectations)	20.0%	2
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

11. Overall level of satisfaction.

Answer Options	Response Percent	Response Count
Very Good (Above Expectations)	50.0%	5
Good (Meets Expectations)	40.0%	4
Fair (Below Expectations)	10.0%	1
Poor (Does Not Meet Expectations)	0.0%	0
N/A (Don't have sufficient experience to evaluate)	0.0%	0
Other (please specify)		0
<i>answered question</i>		10
<i>skipped question</i>		0

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

Answer Options	Response Count
	2
<i>answered question</i>	2
<i>skipped question</i>	8

Number	Response Date	Response Text	Categories
1	Jan 14, 2016 9:09 PM	Teresa and Ben provide great for Rocklin.	
2	Dec 28, 2015 4:33 PM	I believe NCCSIF should go out for an RFP for a new TPA. I've worked with York for years, but hear from other agencies there are more aggressive TPAs out there. We may end up with York after the RFP process, but I think we should definitely do our due diligence this year.	



BACK TO AGENDA

**Northern California Cities Self Insurance Fund
Executive Committee Meeting
March 31, 2016**

Agenda Item H.14.

ROUND TABLE DISCUSSION

INFORMATION ITEM

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

RECOMMENDATION: None.

FISCAL IMPACT: None.

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

ATTACHMENT(S): None.



INFORMATION ITEMS

INFORMATION ITEM

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

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

FISCAL IMPACT: None.

BACKGROUND: None

ATTACHMENT(S):

1. NCCSIF Organizational Chart
2. NCCSIF 2016 Meeting Calendar
3. NCCSIF Travel Reimbursement
4. NCCSIF Resource Contact Guide

2016 NCCSIF Organizational Chart

MEMBER ENTITY	BOARD OF DIRECTORS	BOARD ALTERNATES	RISK MANAGEMENT COMMITTEE	POLICE RISK MANAGEMENT COMMITTEE
City of ANDERSON	Jeff Kiser	Liz Cottrell	Juanita Barnett	Chief Michael L. Johnson
City of AUBURN	Shari Harris	Tim Rundel	Shari Harris	Chief John Ruffcorn
City of COLUSA	EC Toni Benson	<i>Vacant</i>	Shelly Kittle	Chief Josh Fitch
City of CORNING	Kristina Miller	Tom Watson	Tom Watson	Chief Jeremiah Fears
City of DIXON	Michelle Pellegrino	Kim Stalie	Kim Stalie	Chief Jon Cox
City of ELK GROVE	Brad Koehn Bruce Cline	Jonathan Hobbs	Jim Ramsey	Lieutenant Art Olsen
City of FOLSOM	EC Jim Francis (3/31/16)	Elaine Andersen	Kristine Haile	Chief Cynthia Renaud
City of GALT	EC Paula Islas	<i>TBD</i>	Paula Islas	Chief Dan Drummond
City of GRIDLEY	Matt Michaelis	Elisa Arteaga	Matt Michaelis	Chief Dean Price
City of IONE	EC Jon Hanken	Anna Daneri	Jon Hanken	Chief Tracy Busby
City of JACKSON	EC Michael Daly	Dalacie Blankenship	Dalacie Blankenship	Chief Scott Morrison
City of LINCOLN	Astrida Trupovnieks	Sheila Van Zandt	Astrida Trupovnieks	Chief Rex Marks
City of MARYSVILLE	EC Satwant Takhar	Walter Munchheimer	Satwant Takhar	Chief Aaron W. Easton
City of NEVADA CITY	S / EC Corey Shaver	Catrina Olson	Corey Shaver	Chief Tim Foley
City of OROVILLE	Liz Ehrenstrom	<i>Vacant</i>	Liz Ehrenstrom	Asst. Chief Allen Byers
Town of PARADISE	Gina Will	Crystal Peters	Crystal Peters	Chief Gabriella Tazzari
City of PLACERVILLE	VP / EC / CC Dave Warren	Cleve Morris	Dave Warren	Chief Scott Heller
City of RED BLUFF	Sandy Ryan	Cheryl Smith	Sandy Ryan	Chief Kyle Sanders
City of RIO VISTA	Donna Lee	Marni Rittburg	Marni Rittburg	Chief Greg Bowman
City of ROCKLIN	Kimberly Sarkovich	<i>Vacant</i>	Kimberly Sarkovich	Captain Chad Butler
City of WILLOWS	T / EC Tim Sailsbery	<i>TBD</i>	Wayne Peabody	Chief Jason Dahl
City of YUBA CITY	EC Natalie Springer	Robin Bertagna	Natalie Springer	Chief Robert Landon

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

PROGRAM ADMINISTRATORS (Alliant Insurance Services)	CLAIMS ADMINISTRATORS (York Risk Services)	RISK CONTROL CONSULTANTS (Bickmore)	ADVISORS
Marcus Beverly	Dorienne Zumwalt	Henri Castro	Byrne Conley (Legal)
Michael Simmons	Ben Burg (Workers' Comp)	Tom Kline	James Marta (Accounting)
Raychelle Maranan	Cameron Dewey (Liability)	Jeff Johnston	
Michelle Minnick			
Joan Crossley			

NCCSIF 2016 MEETING CALENDAR

BOARD OF DIRECTORS 12:00 p.m.	EXECUTIVE COMMITTEE 12:00 p.m.	CLAIMS COMMITTEE 10:30 a.m.
April 28	March 31*	March 31*
June 9	May 19*	May 19*
October 27	September 29	September 29
December 8		

RISK MANAGEMENT COMMITTEE 10:30 a.m.	POLICE RISK MANAGEMENT COMMITTEE 10:00 a.m.	FINANCE COMMITTEE 10:30 a.m.
April 28	February 4	As Needed
June 9	May 5*	
October 27	August 4	
December 8	November 3	

ALL MEETINGS ARE SCHEDULED ON THURSDAYS

Board of Directors and Risk Management Committee meetings are on the same date.

Executive Committee and Claims Committee meetings are on the same date.

MEETING LOCATION

Rocklin Event Center - Garden Room
2650 Sunset Boulevard
Rocklin, CA 95677

*Rocklin Community Center - Springview Hall
5480 5th Street
Rocklin, CA 95677

CJPRMA 2016 MEETING DATES

EXECUTIVE COMMITTEE	BOARD OF DIRECTORS
January 21	March 17
April 21	May 17, 18 & 19
July 21	June 16
September 13	October 26 & 27
November 17	December 15

Updated 12/28/2015

Northern California Cities Self Insurance Fund

Travel Reimbursement Expense Form

Member Representative: _____

Entity: _____

Payee Address: _____

Meeting or Committee: _____

Date of Meeting: _____

Location of Meeting: _____

Total Mileage: _____

Payment Made to:

Signature _____ Date _____

2016 NCCSIF RESOURCE CONTACT GUIDE

<p><u>PROGRAM ADMINISTRATION</u> Alliant Insurance Services, Inc. 2180 Harvard Street, Suite 460 Sacramento, CA 95815 Main: (916) 643-2700 Fax: (916) 643-2750 www.alliant.com</p>	
SUBJECT	MAIN CONTACT
<p>JPA MANAGEMENT ISSUES</p> <ul style="list-style-type: none"> ➤ Governance - policies and procedures, program budget/funding, financial analysis, program management, personnel, contracts, consultants. ➤ Coverage - coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development. ➤ Risk Management - Insurance Requirements in Contracts (IRIC), third party contract review, hold harmless and indemnification clauses, risk management program planning, RFPs for JPA payment approval of budgeted funds. 	<p>Marcus Beverly Michael Simmons Raychelle Maranan Michelle Minnick Joan Crossley</p>
<p>JPA ADMINISTRATIVE ISSUES</p> <ul style="list-style-type: none"> ➤ Meetings & Compliance - agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website updates. ➤ Certificates - certificates of coverage, additions/deletions of coverages, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs. 	<p>Raychelle Maranan Michelle Minnick Marcus Beverly Joan Crossley</p>
<p>Michael Simmons (415) 403-1425 / (925) 708-3374 cell Marcus Beverly (916) 643-2704 / (916) 660-2725 cell Raychelle Maranan (916) 643-2712 Michelle Minnick (916) 643-2715 Joan Crossley (916) 643-2708</p>	<p>msimmons@alliant.com Marcus.Beverly@alliant.com Raychelle.Maranan@alliant.com Michelle.Minnick@alliant.com jcrossley@alliant.com</p>
<p style="text-align: center;"><u>ACCOUNTING SERVICES</u> James Marta & Company CPAs 701 Howe Avenue, Suite E3 Sacramento, CA 95825 Main: (916) 993-9494 · Fax: (916) 993-9489 www.jpmpca.com</p> <p>Jim Marta - jmarta@jpmpca.com Alana Theiss - atheiss@jpmpca.com</p>	<p style="text-align: center;"><u>SAFETY & RISK CONTROL SERVICES</u> Bickmore 1750 Creekside Oaks Drive, Suite 200 Sacramento, CA 95833 Main: (800) 541-4591 Fax: (855) 242-8919 www.bickmore.net</p> <p>Henri Castro - hcastro@bickmore.net - (916) 244-1107 Police Risk Management Tom Kline - tkline@bickmore.net - (916) 244-1121</p>

2016 NCCSIF RESOURCE CONTACT GUIDE

<p><u>CLAIMS ADMINISTRATION</u> York Risk Services Group, Inc. P.O. Box 619079 Roseville, CA 95661-9058 Main: (916) 783-0100 · Fax (866) 548-2637 www.yorkrsg.com</p>	<p><u>EMPLOYEE ASSISTANCE PROGRAM</u> ACI Specialty Benefits Corporation 6480 Weathers Place, Suite 300 San Diego, CA 92121 Main: (858) 452-1254 · Fax: (858) 452-7819 www.acispecialtybenefits.com Kathryn Mullis - kmullis@acispecialtybenefits.com</p>
CLAIMS LIABILITY CONTACTS	CLAIMS WORKERS' COMPENSATION CONTACTS
<p>Alex Davis, Senior Adjuster (925) 349-3890 alex.davis@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>D'Ana Seivert, Adjuster/Subro Unit Manager (916) 960-0980 dana.seivert@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>Erica Nichols, Adjuster (916) 960-1026 erica.nichols@yorkrsg.com <i>Folsom, Rocklin</i></p> <p>Irina Ganchenko, Adjuster (916) 746-8856 irina.ganchenko@yorkrsg.com <i>Marysville, Yuba City & All Cities As Needed</i></p> <p>Kathleen Turner, Adjuster (916) 960-0953 kathleen.turner@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>Kenneth Sloan, Senior Adjuster (916) 960-0927 ken.sloan@yorkrsg.com <i>Galt, Rio Vista</i></p> <p>Sarah Briasco, Recovery Specialist (916) 960-0920 sarah.briasco@yorkrsg.com <i>Handles All Cities As Needed</i></p>	<p>Dan Lamb, Senior Adjuster (209) 795-0742 dan.lamb@yorkrsg.com <i>Jackson</i></p> <p>Gianna Polli, Subrogation Specialist (916) 580-2452 gianna.polli@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>John Tucker, Senior Adjuster (209) 320-0804 john.tucker@yorkrsg.com <i>Dixon, Galt, Ione, Rio Vista</i></p> <p>Kelley Winters, Senior Adjuster (916) 960-1024 kelley.winters@yorkrsg.com <i>Auburn, Lincoln</i></p> <p>Sammie Curry, Senior Adjuster (916) 960-0964 sammie.curry@yorkrsg.com <i>Handles All Cities As Needed</i></p> <p>Shawn Millar, Senior Adjuster (530) 345-5998 shawn.millar@yorkrsg.com <i>Colusa, Gridley, Marysville, Oroville, Paradise, Willows, Yuba City</i></p> <p>Cameron Dewey, Unit Manager (530) 243-3249 cameron.dewey@yorkrsg.com <i>Anderson, Corning, Red Bluff</i></p>
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