



President
Mr. Russell Hildebrand
City of Rocklin

Treasurer
Mr. Tim Sailsbery
City of Willows

NCCSIF
EXECUTIVE COMMITTEE MEETING
AGENDA

Vice President
Mr. Bruce Cline
City of Folsom

Secretary
Ms. Michelle Pellegrino
City of Dixon

Date: Thursday, September 24, 2015

Time: 11:30 a.m.

Location: Rocklin Event Center - Garden Room
2650 Sunset Blvd.
Rocklin, CA 95677
(916) 625-5227

- 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.

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|-------------|---|------------|
| <u>Page</u> | A. CALL TO ORDER | |
| | B. ROLL CALL | |
| | C. APPROVAL OF AGENDA AS POSTED | A 1 |
| | D. PUBLIC COMMENTS
<i>This time is reserved for members of the public to address the Board of Directors on matters pertaining to NCCSIF that are of interest to them.</i> | |
| pg. 5 | E. CONSENT CALENDAR
<i>All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or the Board of Directors may request any item to be considered separately.</i> | A 1 |
| pg. 6 | 1. Executive Committee Meeting Minutes – May 21, 2015 | |
| pg. 13 | 2. Executive Committee Special Teleconference Meeting Minutes – June 30, 2015 | |
| pg. 17 | 3. Check Register at June 30, 2015 | |
| | 4. Investment Reports | |
| pg. 18 | a. Chandler Asset Management Short/Long Term – June 2015 to July 2015 | |
| pg. 34 | b. Treasurer’s Report as of June 30, 2015 | |
| pg. 35 | c. Local Agency Investment Fund (LAIF) Report as of June 30, 2015 | |



F. ADMINISTRATION REPORTS

- 1. **President’s Report** I 4
Russell Hildebrand will address the Committee on items pertaining to NCCSIF.
- 2. **Program Administrator’s Report** I 4
Alliant will address the Committee on items pertaining to NCCSIF.

G. FINANCIAL REPORTS

- pg. 36 1. **Quarterly Financial Report for Period Ending June 30, 2015** A 1
James Marta Company will present the quarterly financial report ending June 30, 2015 for the Board to Receive and File.
- pg. 65 2. **Budget-to-Actual as of June 30, 2015** I 1
The Board will receive an update on the Budget to Actual as of June 30, 2015.
- pg. 66 3. **Draft 2015 Financial Audit** I 3
The Committee will receive a verbal update regarding the status of the Year Ending 2015 Financial Audits from James Marta & Company.

H. JPA BUSINESS

- pg. 67 1. **Review of Preliminary 2016 Meeting Calendar** A 1
The Committee will be asked to recommend the Preliminary 2016 Meeting Calendar for approval at the October 15, 2015, Board Meeting.
- 2. **Claims Services**
- pg. 69 a. **Revisions to Policy and Procedure A-9: Defense Counsel Selection** A 1
The Committee will be asked to review and approve the recommended revisions to Policy and Procedure A-9: Defense Counsel Selection.
- pg. 77 b. **Revisions to Policy and Procedure L-5: Liability Litigation Management Plan** A 1
The Committee will be asked to review and approve the recommended revisions to Policy and Procedure L-5: Liability Litigation Management Plan.
- pg. 82 c. **Approval of NCCSIF Defense Attorney List for Liability** A 1
The Committee will be asked to approve revising the NCCSIF Liability Defense Attorney List to include Jonathan P. Hobbs, Christopher Onstott, David W. Tyra and Kristianne T. Seargeant.



pg. 98	d. Approval of NCCSIF Defense Attorney List for Workers' Compensation <i>The Committee will be asked to approve revising the NCCSIF WC Defense Attorney List to include Kurt M. Petersen.</i>	A	1
	3. Review of Workers' Compensation (WC) Claims Audit as of May 2015		
pg. 105	a. Presentation of WC Claims Audit <i>Marcus Beverly will present the WC Claims Audit conducted by Farley Consulting Services, LLC, for the Committee to review, accept and file.</i>	A	1
pg. 124	b. York Risk Services Response to WC Claims Audit <i>York Risk Services will provide their response to the audit conducted by Farley Consulting.</i>	A	1
pg. 127	4. 2015 Liability Claims Audit <i>The Committee will be asked to approve a proposal from Risk Management Services to conduct the 2015 Liability Claims Audit.</i>	A	1
pg. 137	5. Service Provider Performance Evaluation Survey <i>The Committee will be asked to recommend conducting a Performance Evaluation Survey for all Service Providers.</i>	A	1
	6. Long Range Planning/Education Day		
pg. 159	a. Review of Risk Management Committee Planning Meeting Topics <i>The Committee will be asked to review and recommend topics for the upcoming Risk Management Planning Meeting.</i>	I	1
pg. 162	b. Review of Long Range Planning Items from January 8, 2015 <i>The Committee will receive an update on the Long Range Planning Items discussed and addressed during the 2015 NCCSIF Long Range Planning Session.</i>	I	1
pg. 164	c. December 2015 Long Range Planning Meeting <i>The Committee will discuss the need for a Long Range Planning Session this year and consider moving the date to November 19, 2015.</i>	A	1
pg. 166	7. Contracted Service Provider Survey Update <i>The Committee will receive an update as to the status of the Service Provider for select Risk Management Services.</i>	I	1



pg. 170	8. Round Table Discussion	I 4
	<i>The floor will be open to Board members for any topics or ideas that members would like to address.</i>	

I. INFORMATION ITEMS	I 1
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pg. 172	1. NCCSIF Organizational Chart
pg. 173	2. NCCSIF 2015 Meeting Calendar
pg. 174	3. NCCSIF Travel Reimbursement Form
pg. 175	4. NCCSIF Resource Contact Guide

J. ADJOURNMENT

UPCOMING MEETINGS

- Risk Management Committee *Strategic Planning* Meeting – October 15, 2015
- Board of Directors Meeting – October 15, 2015
- Police Risk Management Committee Meeting – November 5, 2015
- Executive Committee Meeting – November 19, 2015
- Claims Committee Meeting – November 19, 2015

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

The Agenda packet will be posted on the NCCSIF website at www.nccsif.org. Documents and material relating to an open session agenda item that are provided to the NCCSIF Executive Committee less than 72 hours prior to a regular meeting will be available for public inspection and copying at 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: The Executive Committee reviews items on the Consent Calendar and, if any item requires clarification or discussion, a Member should ask that it be removed for separate action. The Committee should then consider action to approve the Consent Calendar excluding those items removed. Any items removed from the Consent Calendar will be placed later on the agenda in an order determined by the President.

RECOMMENDATION: Adoption of the Consent Calendar after review by the Committee.

FISCAL IMPACT: None.

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

ATTACHMENT(S):

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



**MINUTES OF THE
NCCSIF EXECUTIVE COMMITTEE TELECONFERENCE MEETING
MAY 21, 2015**

MEMBERS PRESENT

Michelle Pellegrino, City of Dixon
Brad Koehn, City of Elk Grove
Bruce Cline, City of Folsom
Michael Daly, City of Jackson

Tim Chapa, City of Rio Vista
Russell Hildebrand, City of Rocklin
Tim Sailsbery, City of Willows

MEMBERS ABSENT

Paula Islas, City of Galt
Dave Andres, City of Ione

Dave Warren, City of Placerville

GUESTS & CONSULTANTS

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Raychelle Maranan, Alliant Insurance Services

Jennifer Nogosek, York Risk Services
Ben Burg, York Risk Services
Dori Zumwalt, York Risk Services
James Marta, James Marta & Company

A. CALL TO ORDER

The meeting was called to order at 10:03 a.m.

B. PUBLIC COMMENTS

There were no public comments made.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Bruce Cline

SECOND: Michelle Pellegrino

MOTION CARRIED

AYES: Koehn, Daly, Chapa, Hildebrand, Sailsbery

NAYS: None.

D. CONSENT CALENDAR

1. Executive Committee Meeting Minutes – March 19, 2015
2. Quarterly Check Register at April 30, 2015
3. Investment Reports
 - a. Chandler Asset Management Short/Long Term – March, April 2015
 - b. Treasurer's Report as of March 31, 2015



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

MOTION: Mike Daly **SECOND:** Bruce Cline **MOTION CARRIED**
AYES: Pellegrino, Koehn, Chapa, Hildebrand, Sailsbery
NAYS: None.

E. COMMITTEE REPORTS

1. Claims Committee Meeting Minutes – March 19, 2015 (Draft)
2. Claims Committee Special Meeting Minutes – March 19, 2015 (Draft)

There was no discussion on these items.

F. FINANCIAL REPORTS

F1. Quarterly Financial Report for Period Ending March 31, 2015

James Marta provided the Executive Committee with a brief report on the Quarterly Financials ending March 31, 2015, and noted the new actuarial adjustments are included in this statement. The Liability Shared Layer is in deficit which will be reduced with the upcoming year assessment, including the proceeds from the CJPRMA refund. Some members in the Banking Layer have a deficit and will be adjusted through the periodic assessment dividend process.

A motion was made to receive and file the Quarterly Financial Report for Period Ending March 31, 2015.

MOTION: Bruce Cline **SECOND:** Mike Daly **MOTION CARRIED**
AYES: Pellegrino, Koehn, Chapa, Hildebrand, Sailsbery
NAYS: None.

F2. Budget-to-Actual as of March 31, 2015

James Marta presented the Budget-to-Actual numbers and noted that providing the Safety Grant Fund Usage in the Quarterly Financial Report has proved to be a very useful resource for members who are reaching out to the accountant to determine how much funding is available. The NCCSIF administrative expenses year-to-date are currently on track with the 2015/16 Budget.



G. JPA BUSINESS

G1. Sewer Risk Management Survey and Service Plan

Marcus Beverly reported that the Risk Management Committee (RMC) has been presented with this information at their last RMC meeting to address the sanitary sewer overflows and the backups that can impact private property including prevention, emergency response, and claims handling procedures. Mr. Beverly noted that an updated report and a revised proposal from DKF Solutions Group (DKF) were sent to the Executive Committee under separate cover to reflect the latest results of the sewer risk management survey. Mr. Beverly reviewed the details of the survey and noted that a majority of the members responded to the survey.

Based on the survey results DKF amended their proposal, adjusting prices to the number of members interested in each service and adding two additional services. Mr. Beverly further discussed the expected overall cost of adding this service to NCCSIF.

Discussion ensued amongst the Committee members as to the need to add this service when in fact it is a State Mandated Law and members should already have a similar program in place to be in compliance with the law. At some level, compliance with the law should be more of a concern than funding the services.

Further discussion as to the cost benefit evaluation of funding and offering this type of service for NCCSIF members and the ability to reduce risk and exposure common to all members. The goal is to assist members not only to ensure they are in compliance, but rather improve on risk management practices which in turn reduce losses and exposure to the group.

The Executive Committee instructed staff to seek other vendors and perhaps go through a request for proposals (RFP) to assure members of competitive pricing. Program Administrator was also instructed to work with Bickmore for other avenues relative to best practices that can be implemented as part of their contract and provide some type of training resources to members such as webinars. Additionally, implement a peer review process amongst the member cities of recommended versus required best practices, and having City of Folsom as a model program thus consideration for a pricing options to reduce funding for Folsom.

A motion was made to table this item to bring back to the Board of Directors, instructing staff to find other vendors and consider the RFP process, and to work with Bickmore in identifying best practices.

MOTION: Bruce Cline

SECOND: Tim Chapa

MOTION CARRIED

AYES: Pellegrino, Koehn, Daly, Hildebrand, Sailsbery

NAYS: None.



G2. Identity Fraud Coverage

Michelle Minnick indicated that all members have submitted responses to the Identity Fraud (ID) questionnaire and staff submitted the application for ID Fraud Coverage to the carrier and waiting for the proposal from the Underwriter.

The Committee requested for an information sheet to be provided to the members showing the summary of benefits of ID Fraud coverage.

G3. 2015/16 NCCSIF Administration Budget

Marcus Beverly reported since the Board approved the preliminary budget there was a \$500 increase in the accounting services budget for office expenses related to mailings. The charge is split evenly between the Workers' Compensation and General Liability programs.

A motion was made to recommend approval of the 2015/16 NCCSIF Budget as presented.

MOTION: Bruce Cline

SECOND: Mike Daly

MOTION CARRIED

AYES: Pellegrino, Koehn, Chapa, Hildebrand, Sailsbery

NAYS: None.

G4. 2015/16 Deposit Calculations

G4a. Liability -2015/16 Deposit Calculations

Marcus Beverly presented the deposit calculations for 2015/16 and indicated the funding for the upcoming fiscal year is at a 67.5% confidence level. The only difference in the report from the amount approved by the Board previously is the additional \$250 for accounting services, and the cost for the proposed Sewer Risk Management services. Mr. Beverly noted a decrease will be adjusted as the Executive Committee did not approve the Sewer Risk Management Services at this time, and one possible adjustment that is pending is the cost for the Employee Practices Liability Hotline. Program Administrators reached out to Liebert Cassidy and has yet to receive the proposal.

The Executive Committee discussed other Labor Employment firms that members have contracts with that may possibly provide this service to the group at a reasonable cost. The Executive Committee will forward some names of firm for staff to contact.

G4b. Workers' Compensation - 2015/16 Deposit Calculations

Marcus Beverly presented the deposit calculations for 2015/16 and indicated the funding for the upcoming fiscal year is at the 67.5% confidence level. The only difference in the report from the amount approved by the Board previously is the additional \$250 for accounting services.



G5. 2015/16 NCCSIF Liability Memorandum of Coverage

Marcus Beverly indicated NCCSIF annually reviews the Liability Memorandum of Coverage (MOC) based on member feedback and/or changes made to the excess MOC provided by CJPRMA. Mr. Beverly reported for 2015/16, Byrne Conley, Legal Counsel, suggested adding the wording to the MOC's arbitration provision that makes it clear NCCSIF will not be liable for consequential or "bad faith" damages. Although CJPRMA is expected to add similar language to the Conditions section of the CJPRMA MOC, and the NCCSIF MOC follows their form, CJPRMA does not have an arbitration provision. Therefore, legal counsel recommended NCCSIF include the following language in the arbitration provision:

"Under no circumstances shall the NCCSIF be liable for consequential damages, "bad faith" damages, or any sums beyond the amounts due under CJPRMA Memorandum of Coverage Section 1 – Coverages, plus interest at the same rate as NCCSIF earned on investments for the time period involved."

Marcus Beverly explained the language in the Arbitration section will apply to NCCSIF claims within the group's retention, however, if it falls under CJPRMA retention, unfortunately is it subject to going to court as CJPRMA does not have an arbitration clause.

The Executive Committee had lengthy discussion as to which section of the MOC to place the language that would make it all-encompassing and most effective. The consensus was either placing it under Insuring Agreement, Limit of Liability or on both sections. The Executive Committee is in full support in modifying the MOC to add the language, however, staff was instructed to reconfirm with legal counsel as to the best place to put the language that would make it most effective and further seek clarification as to definition of the "Authority" under the Arbitration section.

A motion was made to bring this matter back to Legal Counsel for clarification as to the right placement to incorporate the language that would make it most effective and a more definitive term of "Authority" and bring forth to Board of Directors for final approval.

MOTION: Bruce Cline

SECOND: Mike Daly

MOTION CARRIED

AYES: Pellegrino, Koehn, Chapa, Hildebrand, Sailsbery

NAYS: None.

G6. 2015/16 NCCSIF Workers' Compensation Memorandum of Coverage

Marcus Beverly indicated as previously discussed under item G.5., legal counsel recommended changes to the Liability MOC based on a liability coverage dispute, and although the exposure to such a dispute is much less under Workers' Compensation (WC) coverage, it is his recommendation adding similar language to the WC MOC in the arbitration section:



“Under no circumstances shall NCCSIF be liable for consequential damages, “bad faith” damages, or any sums beyond the amounts due under Part One – Workers’ Compensation Coverage, or Part Two – Employer’s Liability Coverage, plus interest at the same rate as NCCSIF earned on investments for the time period involved.”

A motion was made to recommend approval of the 2015/16 NCCSIF Workers’ Compensation Memorandum of Coverage as recommended by the Program Administrator.

MOTION: Bruce Cline **SECOND:** Brad Koehn **MOTION CARRIED**
AYES: Pellegrino, Daly, Chapa, Hildebrand, Sailsbery
NAYS: None.

G7. Round Table Discussion

Bruce Cline reported the Executive Committee members went through the Defense Counsel and Investigator selection process and did a redline markup and forwarded the list to Russell Hildebrand and Marcus Beverly for review. It is still a work in progress and will present the final list for review at the next meeting.

Bruce Cline indicated the City of Folsom Chief of Police would like to add additional body cameras and asked as to status of funding for additional cameras. Staff will follow up with the Police Risk Management Committee as to the budget allocated for body cameras. Overall, the body cameras have had a positive effect on potential claims.

Discussion ensued as to the records retention issues with storing the videos. Although the Lexipol policy is in place, it is not definitive as to record retention and the utility of keeping everything for two years or whether to segregate arrests and non-arrests. Jennifer Nogosek mentioned Tom Kline, Bickmore, is doing some more research to help with storage of videos.

Marcus Beverly reported the City of Red Bluff coverage denial appeal will take place after the June Board of Directors meeting.

H. INFORMATION ITEMS

1. NCCSIF Organizational Chart

There was no discussion on this item.

2. NCCSIF Travel Reimbursement Form

There was no discussion on this item.

3. NCCSIF Resource Contact Guide

There was no discussion on this item.



I. ADJOURNMENT

The meeting was adjourned at 11:09 a.m.

NEXT MEETING DATE: June 18, 2015 in Rocklin, CA

Respectfully Submitted,

Michelle Pellegrino, Secretary

Date

DRAFT



**MINUTES OF THE
NCCSIF EXECUTIVE COMMITTEE SPECIAL MEETING
(TELECONFERENCE)
JUNE 30, 2015**

MEMBERS PRESENT

Michelle Pellegrino, City of Dixon
Brad Koehn, City of Elk Grove
Bruce Cline, City of Folsom

Michael Daly, City of Jackson
Russell Hildebrand, City of Rocklin

MEMBERS ABSENT

Dave Andres, City of Ione
Paula Islas, City of Galt
Dave Warren, City of Placerville

Tim Chapa, City of Rio Vista
Tim Sailsbery, City of Willows

OTHER CITY MEMBERS PRESENT

Satwant Takhar, City of Marysville

GUESTS & CONSULTANTS

Marcus Beverly, Alliant Insurance Services
Raychelle Maranan, Alliant Insurance Services

A. CALL TO ORDER

The meeting was called to order at 1:33 p.m.

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

B. PUBLIC COMMENTS

There were no public comments made.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Bruce Cline

SECOND: Michael Daly

MOTION CARRIED

AYES: Pellegrino, Koehn, Hildebrand

NAYS: None.

D. MARYSVILLE REQUEST FOR QUARTERLY PAYMENTS

Marcus Beverly indicated at the June 18, 2015, Board meeting the City of Marysville's request for a quarterly payment plan for their liability funding was referred to the Executive Committee for a decision in part due to a lack of information regarding the city's financial condition and the City of Marysville was not represented at the meeting to explain their financial situation. It was noted no member has ever requested a payment plan in the past so there is no precedent to follow, and while there are no prohibitions against granting Marysville's request, there are JPA Agreement provisions, Bylaw provisions and Administrative Policy and Procedure that taken together to support the JPA's policy of requiring timely payment of premiums. The following provisions of the governing documents and policies were referenced to aid in the discussion on this matter:

- The JPA Agreement, Article VIII, Responsibilities of the Member Entities, states:
C. Each Member Entity shall timely pay all premiums, fees, charges and assessments imposed or levied by the Authority.
- The Bylaws, Section 21, also establish that "Deposits are due and payable immediately upon commencement of the Liability Plan year and quarterly for the Workers' Compensation Plan. Deposits are considered delinquent if not received by the Treasurer within thirty (30) days."
- Policy and Procedure A-8, Late Payment Charges, establishes an annual payment for Liability Coverage, due August 1, and quarterly payments for Workers' Compensation. Interest is charged at the LAIF rate on any payment once it is overdue by 15 days.

Mr. Beverly indicated the governing documents and policies of NCCSIF clearly require and support timely payment of premiums on an established schedule, with interest charged on late payments. Failure to make on time payment is subject to expulsion with 2/3 vote of the membership. There is no provision in the current governing documents for installment payments for the liability funding. Mr. Beverly referenced Article X of the JPA Agreement that establishes the Powers of the Board of Directors including the ability to delegate to the Executive Committee all powers and duties necessary to conduct all business of the JPA. The Committee may exercise that power to amend the Bylaws to allow such provision for extenuating circumstances such as this whereby a temporary financial restriction on the member city impedes timely payment.

The Committee was unsure as to why the Workers' Compensation contribution on quarterly payments and not the Liability. The Committee discussed in length whether exception can be made for City of Marysville's request; however, the Committee is conflicted amending the Bylaws. It was noted the respective merit of Marysville's request. The general consensus of the Committee is to take this matter to the Board of Directors due to the lack of authority of the Committee to amend the Bylaws.



Satwant Takhar was present at the meeting and explained City of Marysville’s cash flow issues to the Committee. He thanked the Committee for considering the request and understands the predicament the Committee is in.

A motion was made to deny City of Marysville’s request for quarterly installment payment for the Liability contribution based on the Committee’s lack of authority to amend the Bylaws.

MOTION: Brad Koehn **SECOND:** Bruce Cline **MOTION CARRIED**
AYES: Pellegrino, Daly, Hildebrand
NAYS: None.

Brad Koehn pointed out that City of Marysville has money in their Safety Grant Funds and whether it can be rolled over towards payment of premium. The Safety Grant Funds has little impact in the overall cash flow of the group and Marysville can discuss this option with Mr. Beverly.

Russell Hildebrand directed the Program Administrator to work with Jim Marta in evaluating the possibility of quarterly payments for the Liability funding and its impact in terms of cash flow and to report back to the Executive Committee.

E. CYBER LIABILITY COVERAGE FROM CJPRMA

Marcus Beverly indicated at the June 18, 2015, Board meeting of NCCSIF’s Excess Liability Coverage provider, CJPRMA, the members voted to purchase a Cyber Liability Policy for all CJPRMA members with assets from the Excess Liability Fund. While the CJPRMA Cyber Policy could be beneficial to NCCSIF members if it provides limits in excess of those provided by the APIP Cyber Liability policy currently in place. Mr. Beverly noted there is some concern to accepting the CJPRMA Cyber Liability as it is not clear at this time how it could affect the NCCSIF Cyber coverage through the APIP program. Mr. Beverly stated the recommendation is to not accept the coverage until Alliant have had time to review and determine that there is no conflict of having concurrent insurance.

It was noted having another layer of coverage is beneficial for all and the Committee would not want to pass up the opportunity, therefore, the Committee approved participation to CJPRMA Cyber Liability coverage contingent it is excess and until further research could be done to determine if and how this coverage could affect NCCSIF’s own coverage.

A motion was made to inform CJPRMA that NCCSIF is interested in participating in the Cyber Liability Option contingent it is excess to NCCSIF Cyber coverage through the APIP program.

MOTION: Michael Daly **SECOND:** Bruce Cline **MOTION CARRIED**
AYES: Pellegrino, Koehn, Hildebrand
NAYS: None.



F. Round Table Discussion

None.

G. ADJOURNMENT

The meeting was adjourned at 1:59 p.m.

NEXT MEETING DATE: September 24, 2015 in Rocklin, CA

Respectfully Submitted,

Michelle Pellegrino, Secretary

Date

DRAFT

Northern California Cities Self Insurance Fund
Check/Voucher Register
From 5/1/2015 Through 6/30/2015

11010 - Cash - General

Check No	Vendor Name	Description	G/L Code	Effective Date	Check Amount
8592	Simple Pleasures	Risk Mgmt Comm Services	52201	5/6/2015	582.57
8593	York	Claims Administration-Monthly wc only	52300	5/8/2015	44,556.15
8594	York Risk Services Group, Inc.	Liability Monthly Claims Administration	51135	5/8/2015	39,203.32
8595	James Marta	Monthly Accounting Fee	52403	5/8/2015	5,363.50
8596	Alliant Insurance Services	Administration	52401	5/8/2015	23,833.33
8597	Occu-Med Inc.	OCCUMED	52214	5/8/2015	1,500.00
8598	Bickmore Risk Services Inc.	Onsite Monthly Fee	52204	5/8/2015	13,806.33
8599	City of Corning	Seminars and PARMA	52207	5/8/2015	81.32
8600	DKF Solutions Group, LLC	Backsafe (Police)	52215	5/8/2015	1,050.00
8601	Jim Ramsey	Board Meetings	52503	5/8/2015	47.73
8602	Chandler Asset Management, Inc.	Portfolio Mgmt Fee	44040	5/21/2015	4,587.00
8603	City of Folsom	Risk Mgmt Reserve Funds	54200	5/21/2015	19,299.59
8603	City of Folsom	Shared Risk Refund	41060	5/21/2015	73,021.00
8603	City of Folsom	Banking Layer Refund	41050	5/21/2015	152,107.00
8604	City of Dixon	Shared Risk Refund	41060	5/21/2015	13,418.00
8604	City of Dixon	Banking Layer Refund	41050	5/21/2015	44,826.00
8605	Town of Paradise	Shared Risk Refund	41060	5/21/2015	25,104.00
8605	Town of Paradise	Banking Layer Refund	41050	5/21/2015	1,668.00
8606	Farley Consulting Services	Claims Audit	52101	5/21/2015	10,500.00
8607	City of Ione	Banking Layer Refund	41050	5/21/2015	18,548.00
8608	ACI Specialty Benefits	Wellness Optional	52217	5/21/2015	13,838.40
8609	Chandler Asset Management, Inc.	Portfolio Mgmt Fee	44040	6/9/2015	4,808.00
8610	York	Claims Administration-Monthly wc only	52300	6/9/2015	44,556.15
8611	York Risk Services Group, Inc.	Liability Monthly Claims Administration	51135	6/9/2015	25,327.59
8612	James Marta	Monthly Accounting Fee	52403	6/9/2015	5,363.50
8613	Gibbons & Conley	Legal Services	52103	6/9/2015	3,766.88
8614	Alliant Insurance Services	Administration	52401	6/9/2015	23,833.37
8615	Occu-Med Inc.	OCCUMED	52214	6/9/2015	1,500.00
8616	Bickmore Risk Services Inc.	Onsite Monthly Fee	52204	6/9/2015	13,806.33
8617	Void	Void	Void	6/9/2015	0.00
8618	LEXIPOL LLC	Prepaid Expense	13500	6/9/2015	47,850.00
8619	City of Rio Vista	Board Meetings	52503	6/9/2015	70.15
8620	City of Placerville	Shared Risk Refund	41060	6/9/2015	23,589.00
8620	City of Placerville	Banking Layer Refund	41050	6/9/2015	28,125.00
8621	DKF Solutions Group, LLC	Backsafe (Police)	52215	6/9/2015	1,050.00
8622	LEXIPOL LLC	Prepaid Expense	13500	6/9/2015	57,050.00
8622	LEXIPOL LLC	Police Risk Mgmt	52208	6/9/2015	1,350.00
8623	City of Nevada City	Shared Risk Refund	41060	6/9/2015	5,412.00
8623	City of Nevada City	Banking Layer Refund	41050	6/9/2015	27,702.00
8624	Aubergine Catering	Risk Mgmt Comm Services	52201	6/17/2015	487.50
8625	Void	Void	Void	6/17/2015	0.00
8626	Gibbons & Conley	Legal Services	52103	6/24/2015	1,040.38
8627	City of Rio Vista	Member Travel	52502	6/24/2015	41.40
8628	Champion Awards Enterprises	Board Meetings	52503	6/24/2015	12.66
8629	Dalacie Blankenship	Member Travel	52502	6/24/2015	58.65
8630	Kristine Haile	Member Travel	52502	6/24/2015	16.10
8631	Liz Cottrell	Member Travel	52502	6/24/2015	193.20
8632	Liz Ehrenstrom	Member Travel	52502	6/24/2015	124.78
8633	Sandy Ryan	Member Travel	52502	6/24/2015	172.50

Report Total

824,248.38

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

June 1, 2015 through June 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	2.55
Average Coupon	1.23 %
Average Purchase YTM	1.27 %
Average Market YTM	1.10 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.76 yrs
Average Life	2.61 yrs

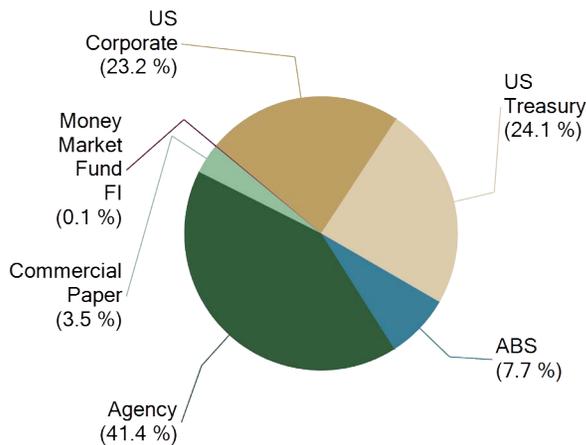
ACCOUNT SUMMARY

	Beg. Values as of 5/31/15	End Values as of 6/30/15
Market Value	23,376,827	23,330,980
Accrued Interest	60,930	69,073
Total Market Value	23,437,756	23,400,053
Income Earned	24,115	24,354
Cont/WD		0
Par	23,284,001	23,306,812
Book Value	23,231,149	23,249,583
Cost Value	23,250,312	23,261,190

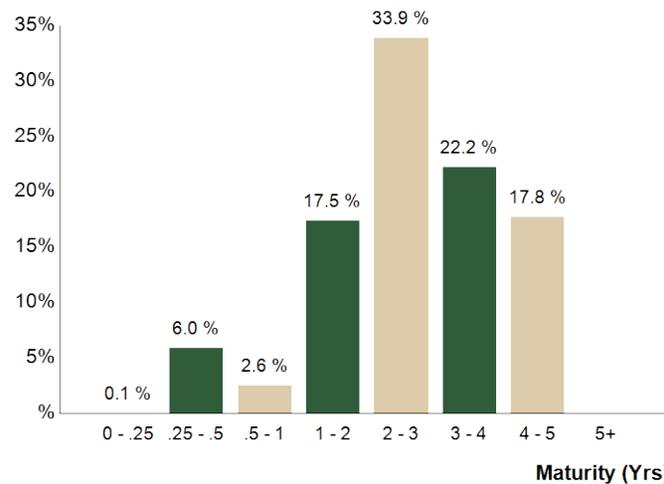
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.1 %
Federal National Mortgage Assoc	15.3 %
Federal Home Loan Mortgage Corp	11.7 %
Federal Home Loan Bank	11.1 %
Honda ABS	2.6 %
John Deere ABS	2.3 %
Bank of Tokyo-Mit UFJ	2.0 %
Toyota Motor Corp	1.8 %
Total	70.9 %

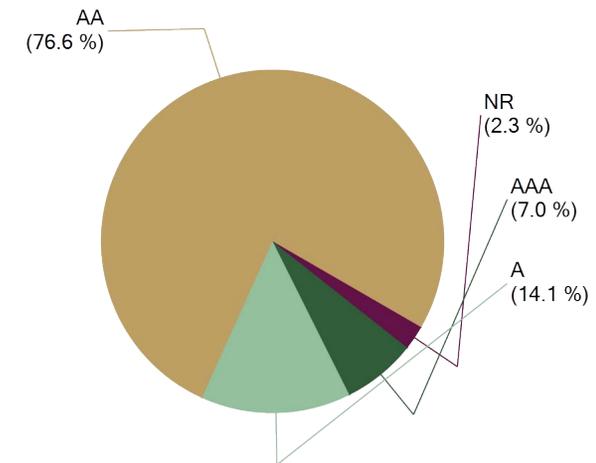
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 6/30/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized				Since 12/31/1997
					3 Yrs	5 Yrs	10 Yrs	12/31/1997	
Northern CA Cities Self Ins. Fund Short Term	-0.16 %	-0.04 %	0.91 %	1.38 %	1.10 %	1.62 %	3.38 %	4.33 %	109.88 %
BAML 1-5 Yr US Treasury/Agency Index	-0.09 %	0.03 %	0.94 %	1.37 %	0.85 %	1.36 %	3.09 %	4.00 %	98.53 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.12 %	0.00 %	0.95 %	1.38 %	1.02 %	1.55 %	3.14 %	4.10 %	102.10 %



Northern California Cities Self-Insurance Fund - Short Term

June 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
Asset-backed/MBS/CMOs	20% maximum	Complies
Banker's Acceptances	A1/P1; 30% max; <180 days; L/T = AA	Complies
Commercial Paper	A1/P1; 25% max.; <270 days	Complies
LAIF	\$50 million	Complies
Medium Term Notes	30% max; A rated; 5 year maximum	Complies
Money Market Acct	15% maximum; AAA	Complies
Mutual Funds	15% maximum; AAA	Complies
Negotiable CDs	30% overall; 3-year maximum	Complies
Repurchase Agreements	10% overall; 30 days	Complies
Time CDs	3 year maximum	Complies
Per Issuer Maximum	5% (except gov'ts)	Complies
Maximum Maturity	10 years	Complies
Futures and Options	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies



Reconciliation Summary

As of 6/30/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,231,149.05
Acquisition	
+ Security Purchases	\$1,035,898.30
+ Money Market Fund Purchases	\$982,119.25
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$2,018,017.55
Dispositions	
- Security Sales	\$508,595.20
- Money Market Fund Sales	\$1,036,353.30
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$414,593.30
- Calls	\$0.00
- Principal Paydowns	\$42,954.81
Total Dispositions	\$2,002,496.61
Amortization/Accretion	
+/- Net Accretion	\$688.82
	\$688.82
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$2,223.82
	\$2,223.82
Ending Book Value	\$23,249,582.63

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$74,025.36
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$508,595.20
Accrued Interest Received	\$1,244.23
Interest Received	\$14,325.01
Dividend Received	\$0.00
Principal on Maturities	\$414,593.30
Interest on Maturities	\$406.70
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$42,954.81
Total Acquisitions	\$982,119.25
Disposition	
Withdrawals	\$0.00
Security Purchase	\$1,035,898.30
Accrued Interest Paid	\$455.00
Total Dispositions	\$1,036,353.30
Ending Book Value	\$19,791.31

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

June 1, 2015 through June 30, 2015

Chandler Team

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Custodian

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PORTFOLIO CHARACTERISTICS

Average Duration	3.56
Average Coupon	2.03 %
Average Purchase YTM	1.84 %
Average Market YTM	1.50 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	3.95 yrs
Average Life	3.77 yrs

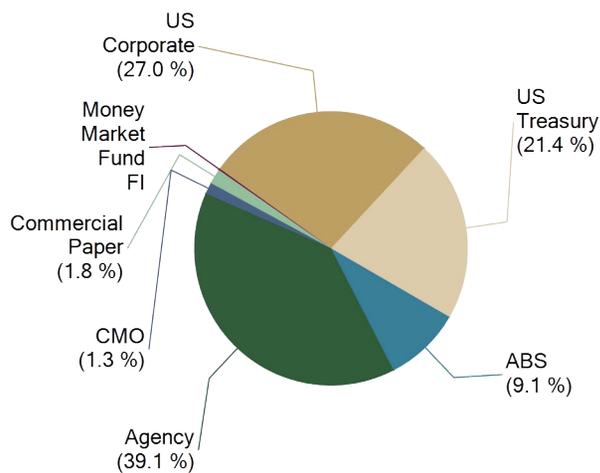
ACCOUNT SUMMARY

	Beg. Values as of 5/31/15	End Values as of 6/30/15
Market Value	24,174,563	24,061,675
Accrued Interest	109,633	114,452
Total Market Value	24,284,196	24,176,127
Income Earned	37,058	36,447
Cont/WD		0
Par	23,697,533	23,735,641
Book Value	23,780,562	23,812,189
Cost Value	23,973,893	24,009,060

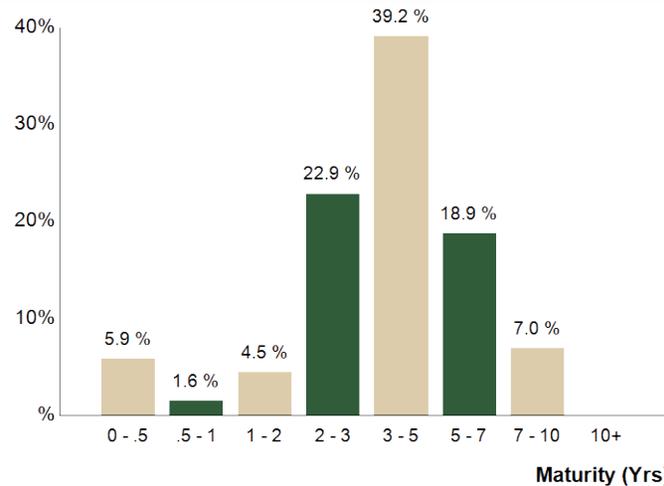
TOP ISSUERS

Issuer	% Portfolio
Government of United States	21.4 %
Federal National Mortgage Assoc	12.2 %
Federal Home Loan Mortgage Corp	10.5 %
Tennessee Valley Authority	8.7 %
Federal Home Loan Bank	8.2 %
Honda ABS	3.0 %
JP Morgan ABS	2.3 %
John Deere ABS	2.2 %
	68.5 %

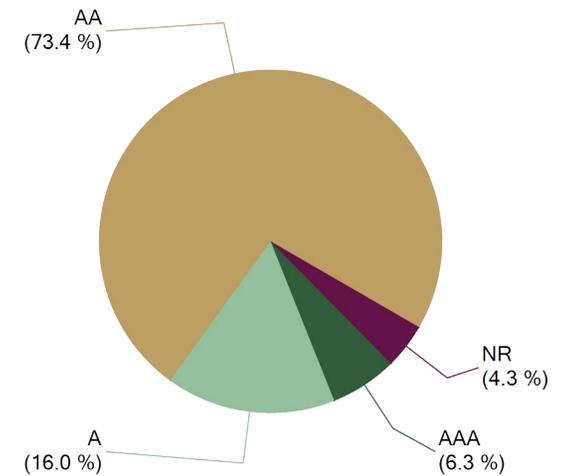
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 6/30/2015	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	-0.45 %	-0.41 %	0.97 %	2.05 %	1.28 %	2.48 %	N/A	4.47 %	48.71 %
BAML 1-10 Yr US Treasury/Agency Index	-0.39 %	-0.44 %	0.87 %	1.91 %	0.91 %	2.14 %	N/A	4.10 %	44.00 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	-0.48 %	-0.52 %	0.88 %	1.90 %	1.36 %	2.56 %	N/A	4.19 %	45.17 %



Northern California Cities Self-Insurance Fund - Long Term

June 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
Asset-backed/MBS/CMOs	20% maximum	Complies
Banker's Acceptances	A1/P1; 30% max; <180 days; L/T = AA	Complies
Commercial Paper	A1/P1; 25% max.; <270 days	Complies
LAIF	\$50 million	Complies
Medium Term Notes	A rated; 30% max; 5 year maximum	Complies
Money Market Acct	15% maximum; AAA	Complies
Mutual Funds	15% maximum; AAA	Complies
Negotiable CDs	30% overall; 3-year maximum	Complies
Repurchase Agreements	10% overall; 30 days	Complies
Time CDs	3 year maximum	Complies
Per Issuer Maximum	5% (except gov'ts)	Complies
Maximum Maturity	10 years	Complies
Futures and Options	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies



Reconciliation Summary

As of 6/30/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,780,561.73
Acquisition	
+ Security Purchases	\$516,630.18
+ Money Market Fund Purchases	\$495,617.33
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$1,012,247.51
Dispositions	
- Security Sales	\$0.00
- Money Market Fund Sales	\$516,771.66
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$434,573.70
- Calls	\$0.00
- Principal Paydowns	\$25,737.70
Total Dispositions	\$977,083.06
Amortization/Acretion	
+/- Net Accretion	(\$3,536.75)
	(\$3,536.75)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$0.00
	\$0.00
Ending Book Value	\$23,812,189.43

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$61,452.84
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$0.00
Accrued Interest Received	\$0.00
Interest Received	\$34,879.63
Dividend Received	\$0.00
Principal on Maturities	\$434,573.70
Interest on Maturities	\$426.30
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$25,737.70
Total Acquisitions	\$495,617.33
Disposition	
Withdrawals	\$0.00
Security Purchase	\$516,630.18
Accrued Interest Paid	\$141.48
Total Dispositions	\$516,771.66
Ending Book Value	\$40,298.51

Monthly Account Statement

Northern CA Cities Self Ins. Fund Short Term

July 1, 2015 through July 31, 2015

Chandler Team

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Custodian

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Company
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PORTFOLIO CHARACTERISTICS

Average Duration	2.52
Average Coupon	1.24 %
Average Purchase YTM	1.29 %
Average Market YTM	1.10 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.73 yrs
Average Life	2.59 yrs

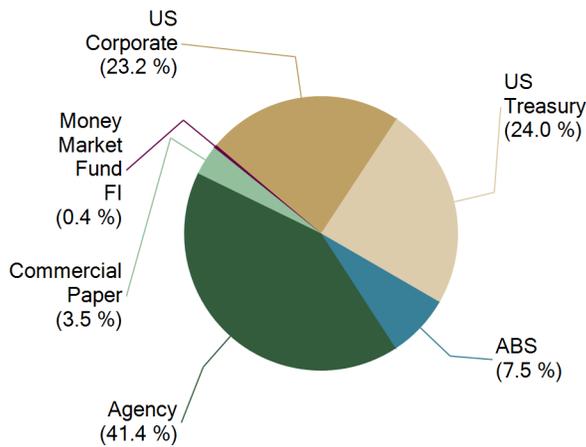
ACCOUNT SUMMARY

	Beg. Values as of 6/30/15	End Values as of 7/31/15
Market Value	23,330,980	23,369,090
Accrued Interest	69,073	71,223
Total Market Value	23,400,053	23,440,312
Income Earned	24,354	25,001
Cont/WD		0
Par	23,306,812	23,333,957
Book Value	23,249,583	23,272,434
Cost Value	23,261,190	23,283,082

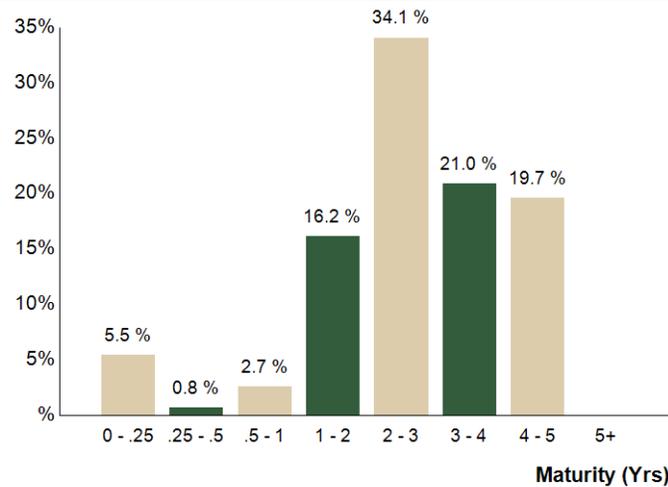
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.0 %
Federal National Mortgage Assoc	15.2 %
Federal Home Loan Mortgage Corp	11.7 %
Federal Home Loan Bank	11.1 %
Honda ABS	2.6 %
John Deere ABS	2.3 %
Bank of Tokyo-Mit UFJ	2.0 %
Toyota Motor Corp	1.8 %
Total	70.7 %

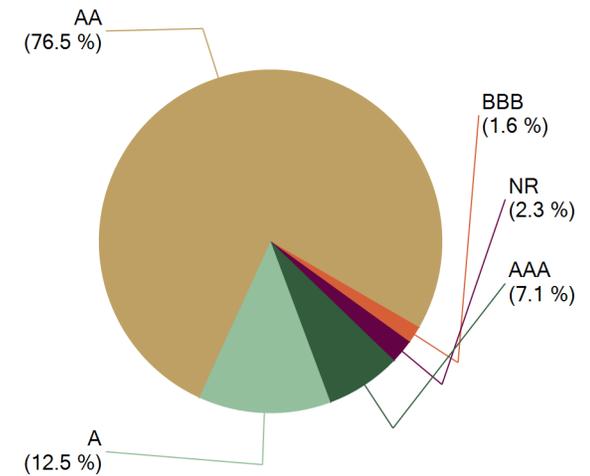
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 7/31/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized				Since 12/31/1997
					3 Yrs	5 Yrs	10 Yrs	12/31/1997	
Northern CA Cities Self Ins. Fund Short Term	0.17 %	0.11 %	1.08 %	1.73 %	1.01 %	1.53 %	3.45 %	4.32 %	110.25 %
BAML 1-5 Yr US Treasury/Agency Index	0.18 %	0.18 %	1.12 %	1.78 %	0.77 %	1.29 %	3.17 %	3.99 %	98.89 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.19 %	0.15 %	1.14 %	1.79 %	0.92 %	1.46 %	3.21 %	4.09 %	102.48 %



Northern California Cities Self-Insurance Fund - Short Term

July 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
Asset-backed/MBS/CMOs	20% maximum	Complies
Banker's Acceptances	A1/P1; 30% max; <180 days; L/T = AA	Complies
Commercial Paper	A1/P1; 25% max.; <270 days	Complies
LAIF	\$50 million	Complies
Medium Term Notes	30% max; A rated; 5 year maximum	Complied at time of Purchase*
Money Market Acct	15% maximum; AAA	Complies
Mutual Funds	15% maximum; AAA	Complies
Negotiable CDs	30% overall; 3-year maximum	Complies
Repurchase Agreements	10% overall; 30 days	Complies
Time CDs	3 year maximum	Complies
Per Issuer Maximum	5% (except gov'ts)	Complies
Maximum Maturity	10 years	Complies
Futures and Options	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies



Reconciliation Summary

As of 7/31/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,249,582.63
Acquisition	
+ Security Purchases	\$444,921.43
+ Money Market Fund Purchases	\$64,847.83
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$509,769.26
Dispositions	
- Security Sales	\$450,068.81
- 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	\$37,702.44
Total Dispositions	\$487,771.25
Amortization/Accretion	
+/- Net Accretion	\$853.78
	\$853.78
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	(\$0.65)
	(\$0.65)
Ending Book Value	\$23,272,433.77

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$19,791.31
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$450,068.81
Accrued Interest Received	\$330.43
Interest Received	\$22,394.53
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	\$37,702.44
Total Acquisitions	\$510,496.21
Disposition	
Withdrawals	\$0.00
Security Purchase	\$444,921.43
Accrued Interest Paid	\$726.95
Total Dispositions	\$445,648.38
Ending Book Value	\$84,639.14

Monthly Account Statement

Northern Cal. Cities Self Ins. Fund Long Term

July 1, 2015 through July 31, 2015

Chandler Team

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Custodian

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PORTFOLIO CHARACTERISTICS

Average Duration	3.60
Average Coupon	2.05 %
Average Purchase YTM	1.85 %
Average Market YTM	1.49 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	4.00 yrs
Average Life	3.83 yrs

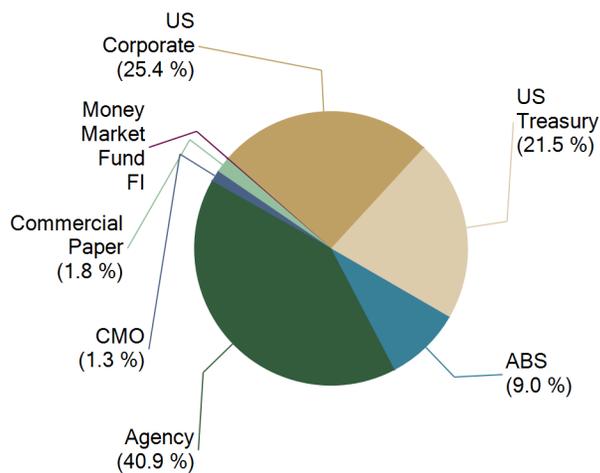
ACCOUNT SUMMARY

	Beg. Values as of 6/30/15	End Values as of 7/31/15
Market Value	24,061,675	24,144,306
Accrued Interest	114,452	118,587
Total Market Value	24,176,127	24,262,894
Income Earned	36,447	36,740
Cont/WD		0
Par	23,735,641	23,770,040
Book Value	23,812,189	23,846,114
Cost Value	24,009,060	24,047,892

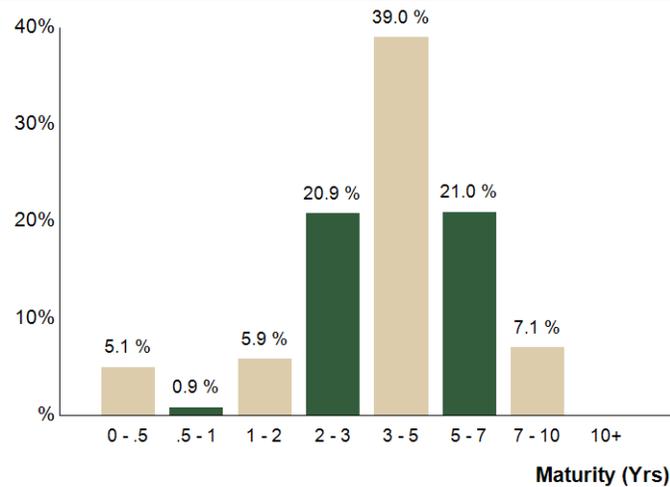
TOP ISSUERS

Issuer	% Portfolio
Government of United States	21.5 %
Federal National Mortgage Assoc	11.9 %
Federal Home Loan Mortgage Corp	10.4 %
Federal Home Loan Bank	10.3 %
Tennessee Valley Authority	8.6 %
Honda ABS	3.0 %
JP Morgan ABS	2.3 %
John Deere ABS	2.2 %
Total	70.2 %

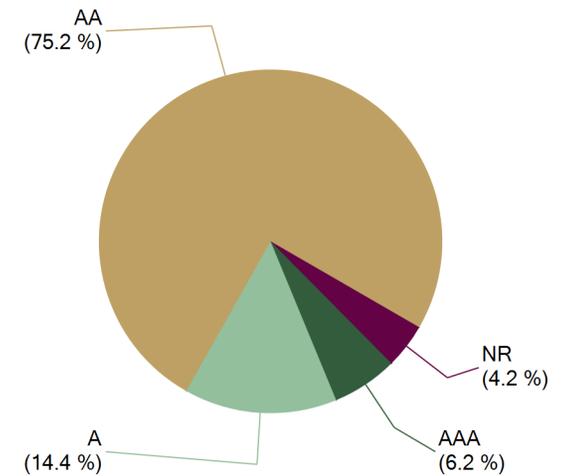
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 7/31/2015	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	0.36 %	-0.01 %	1.33 %	2.68 %	1.16 %	2.35 %	N/A	4.46 %	49.24 %
BAML 1-10 Yr US Treasury/Agency Index	0.40 %	0.06 %	1.28 %	2.60 %	0.83 %	2.06 %	N/A	4.10 %	44.58 %
BAML 1-10 Yr US Corporate/Govt Rated AAA-A Index	0.39 %	-0.06 %	1.27 %	2.56 %	1.20 %	2.43 %	N/A	4.19 %	45.74 %



Northern California Cities Self-Insurance Fund - Long Term
July 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
Asset-backed/MBS/CMOs	20% maximum	Complies
Banker's Acceptances	A1/P1; 30% max; <180 days; L/T = AA	Complies
Commercial Paper	A1/P1; 25% max.; <270 days	Complies
LAIF	\$50 million	Complies
Medium Term Notes	A rated; 30% max; 5 year maximum	Complies
Money Market Acct	15% maximum; AAA	Complies
Mutual Funds	15% maximum; AAA	Complies
Negotiable CDs	30% overall; 3-year maximum	Complies
Repurchase Agreements	10% overall; 30 days	Complies
Time CDs	3 year maximum	Complies
Per Issuer Maximum	5% (except gov'ts)	Complies
Maximum Maturity	10 years	Complies
Futures and Options	Prohibited	Complies
Reverse Repos	Prohibited	Complies
Inverse floaters	Prohibited	Complies
Range notes	Prohibited	Complies



Reconciliation Summary

As of 7/31/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$23,812,189.43
Acquisition	
+ Security Purchases	\$517,157.85
+ Money Market Fund Purchases	\$135,275.25
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$652,433.10
Dispositions	
- Security Sales	\$445,306.05
- Money Market Fund Sales	\$146,338.19
- MMF Withdrawals	\$0.00
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$24,538.61
Total Dispositions	\$616,182.85
Amortization/Accretion	
+/- Net Accretion	(\$3,645.58)
	(\$3,645.58)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$1,319.45
	\$1,319.45
Ending Book Value	\$23,846,113.55

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$40,298.51
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$445,306.05
Accrued Interest Received	\$1,840.55
Interest Received	\$35,972.58
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	\$24,538.61
Total Acquisitions	\$507,657.79
Disposition	
Withdrawals	\$0.00
Security Purchase	\$517,157.85
Accrued Interest Paid	\$1,562.88
Total Dispositions	\$518,720.73
Ending Book Value	\$29,235.57

NCCSIF

Northern California Cities Self Insurance Fund

c/o Alliant Insurance Services, Inc.

Corporate Insurance License No. 0C36861

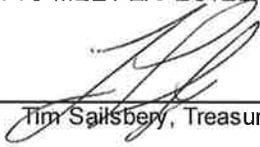
Main Location: 2180 Harvard Street, Suite 460, Sacramento, CA 95815 * (916) 643-2700 * Facsimile: (916) 643-2750
Accounting Location: Mr. James Marta, James Marta & Company, 701 Howe Avenue, Suite E3, Sacramento, CA 95825 * (916) 993-9494

NCCSIF INVESTMENT REPORT FOR THE QUARTER ENDING JUNE 30, 2015

	MARKET VALUE
CASH:	
(1) Tri Counties Checking	\$ 362,638.83
(2) Local Agency Inv Fund (LAIF)	1,962,001.30
Total Cash	2,324,640.13
INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 170	23,330,980.00
Account no. 171	24,061,675.00
Total Unrestricted Investments	47,392,655.00
TOTAL CASH AND INVESTMENTS	\$49,717,295.13

- (1) This consists of one interest-bearing checking account and two pass-thru accounts (liability and workers comp claims). The rate of interest is 0.10%
- (2) The LAIF rate of return as of quarter ended June 30, 2015 0.28%
- (3) See attached Investment Activity Reports.

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



Tim Sailsbery, Treasurer



Date

A Joint Powers Authority

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



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 07/15/2015, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 06/30/2015.

Earnings Ratio		.00000776875573384
Interest Rate		0.28%
Dollar Day Total	\$	204,602,086.02
Quarter End Principal Balance	\$	1,962,001.30
Quarterly Interest Earned	\$	1,589.50



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Executive Committee Meeting
September 24, 2015

Agenda Item G.1.

**QUARTERLY FINANCIAL REPORT
FOR PERIOD ENDING JUNE 30, 2015**

ACTION ITEM

ISSUE: James Marta & Company will present the Quarterly Financial Report for the Quarter and year ending June 30, 2015.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: None

BACKGROUND: The Executive Committee regularly reviews the quarterly financials, refers questions or issues for follow-up, and/or receives and files the report as presented.

ATTACHMENT(S): Quarterly Financial Report for Period Ending June 30, 2015

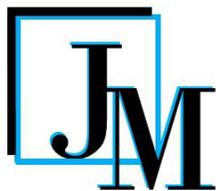
FINANCIAL REPORT

**JUNE 30, 2015
AND FOR THE YEAR THEN ENDED**

Northern California Cities Self Insurance Fund

Northern California Cities Self Insurance Fund
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June 30, 2015

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James Marta & Company LLP

Certified Public Accountants

Accounting, Auditing, Tax, and Consulting

ACCOUNTANT'S REPORT

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

We have compiled the accompanying statement of net position of Northern California Cities Self Insurance Fund as of June 30, 2015, and the related statement of revenues, expenses and changes in net position for the year then ended. We have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or provide any assurance about whether the financial statements are in accordance with accounting principles generally accepted in the United States of America.

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

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

A statement of cash flows for the year ended June 30, 2015 has not been presented. Accounting principles generally accepted in the United States of America require that such a statement be presented when financial statements purport to present financial position and results of operations. Management has elected to present designations of net position on the Statement of Net Position as of June 30, 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.

The supplementary information on pages 4 through 24 are presented for purposes of additional analysis and is not a required part of the basic financial statements. The supplementary information has been compiled from information that is the representation of management. We have not audited or reviewed the supplementary information and, according, do not express an opinion or provide and assurance on such supplementary information.

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

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
July 23, 2015

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Statement of Net Position
June 30, 2015**

Assets

Current Assets	
Cash and Cash Equivalents	\$ 2,324,641
Accounts Receivable	634,016
Interest Receivable	185,118
Excess Accounts Receivable	385,695
Prepaid Expense	<u>104,900</u>
Total Current Assets	<u>3,634,370</u>
Non-Current Assets	
Investments*	<u>47,392,658</u>
Total Assets	<u><u>\$ 51,027,028</u></u>

Liabilities & Net Position

Current Liabilities	
Accounts Payable	\$ 233,480
Deferred Revenue	<u>667,257</u>
Total Current Liabilities	<u>900,737</u>
Non-Current Liabilities	
Outstanding Liabilities*	39,078,425
ULAE*	<u>1,667,738</u>
Total Non-Current Liabilities	<u>40,746,163</u>
Total Liabilities	<u>\$ 41,646,900</u>
Net Position	
Designated for Contingency	200,000
Designated for Safety Grants	170,351
Undesignated	<u>9,009,777</u>
Total Net Position	<u>9,380,128</u>
Liability & Net Position	<u><u>\$ 51,027,028</u></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 Year Ended June 30, 2015**

Operating Income		
Administration Deposit	\$	838,846
Banking Layer Deposit		6,903,774
Shared Risk Layer		3,967,319
Excess Deposit/Premium		1,934,290
Property/Crime Insurance Income		874,265
Banking Layer Assessment		581,064
Shared Risk Refund		(566,413)
Shared Risk Layer Assessment		348,814
Banking Layer Refund		(940,155)
Risk Management Grants		91,532
Other Income		11,459
Excess Insurance Refund		251,186
Total Operating Income		<u>14,295,981</u>
Operating Expenses		
Claims Paid		6,929,287
O/S Liability adj.		4,666,650
ULAE		(347,530)
Consultants		67,516
Administration-Other		298
Safety Service		540,886
Claims Administration		739,975
Program Administration		350,362
Board Expenses		11,806
Excess Insurance		1,780,584
Property/Crime Insurance Expense		874,259
Contingency Reserves		10,168
Total Operating Expenses		<u>15,624,261</u>
Operating Income (Loss)		(1,328,280)
Non-Operating Income		
Change in Fair Market Value		(93,616)
Investment Income		738,094
Total Non-Operating Income		<u>644,478</u>
Change in Net Position		(683,802)
Beginning Net Position		<u>10,063,930</u>
Ending Net Position	\$	<u><u>9,380,128</u></u>

SUPPLEMENTARY INFORMATION

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

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
June 30, 2015**

	Total			Total Banking
	All Layers	Admin Layer	Shared Layer	Layer
Current Assets				
Cash and Cash Equivalents	\$ 557,871	\$ 35,231	\$ 31,858	\$ 490,782
Accounts Receivable	249,239	-	100,421	148,818
Interest Receivable	46,678	675	9,296	36,707
Excess Accounts Receivable	58,674	-	58,674	-
Prepaid Expense	92,500	92,500	-	-
Total Current Assets	1,004,962	128,406	200,249	676,307
Non-Current Assets				
Investments*	10,917,804	75,118	6,520,374	4,322,312
Total Assets	\$ 11,922,766	\$ 203,524	\$ 6,720,623	\$ 4,998,619
Current Liabilities				
Accounts Payable	\$ 53,250	\$ 24,078	\$ 215	\$ 28,957
Deferred Revenue	94,949	-	17,945	77,004
Total Current Liabilities	148,199	24,078	18,160	105,961
Non-Current Liabilities				
Outstanding Liabilities*	10,258,970	-	7,176,220	3,082,750
ULAE*	-	-	-	-
Total Non-Current Liabilities	10,258,970	-	7,176,220	3,082,750
Total Liabilities	\$ 10,407,169	\$ 24,078	\$ 7,194,380	\$ 3,188,711
Net Position				
Designated for Contingency	100,000	100,000	-	-
Undesignated	1,415,597	79,446	(473,757)	1,809,908
Total Net Position	1,515,597	179,446	(473,757)	1,809,908
Liability & Net Position	\$ 11,922,766	\$ 203,524	\$ 6,720,623	\$ 4,998,619

*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
June 30, 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	\$ 15,774	\$ 14,459	\$ 3,551	\$ 22,052	\$ 16,304	\$ 59,682	\$ 26,136	\$ 19,211	\$ 7,096
Accounts Receivable	-	-	-	36,727	-	-	-	-	-
Interest Receivable	707	1,288	270	457	2,004	11,599	2,140	947	203
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-
Total Current Assets	16,481	15,747	3,821	59,236	18,308	71,281	28,276	20,158	7,299
Non-Current Assets									
Investments*	129,412	138,777	6,836	29,552	160,486	1,561,334	243,596	112,280	12,002
Total Assets	\$ 145,893	\$ 154,524	\$ 10,657	\$ 88,788	\$ 178,794	\$ 1,632,615	\$ 271,872	\$ 132,438	\$ 19,301
Current Liabilities									
Accounts Payable	\$ 320	\$ 2,069	\$ 303	\$ 172	\$ 1,197	\$ 7,378	\$ 2,907	\$ 90	\$ 4
Deferred Revenue	-	-	-	25,789	-	-	-	5,225	-
Total Current Liabilities	320	2,069	303	25,961	1,197	7,378	2,907	5,315	4
Non-Current Liabilities									
Outstanding Liabilities*	54,332	99,353	69,852	92,015	18,482	971,812	165,949	14,937	3,442
ULAE*	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	54,332	99,353	69,852	92,015	18,482	971,812	165,949	14,937	3,442
Total Liabilities	\$ 54,652	\$ 101,422	\$ 70,155	\$ 117,976	\$ 19,679	\$ 979,190	\$ 168,856	\$ 20,252	\$ 3,446
Net Position									
Designated for Contingency	-	-	-	-	-	-	-	-	-
Undesignated	91,241	53,102	(59,498)	(29,188)	159,115	653,425	103,016	112,186	15,855
Total Net Position	91,241	53,102	(59,498)	(29,188)	159,115	653,425	103,016	112,186	15,855
Liability & Net Position	\$ 145,893	\$ 154,524	\$ 10,657	\$ 88,788	\$ 178,794	\$ 1,632,615	\$ 271,872	\$ 132,438	\$ 19,301

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

See Accompanying Accountant's Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position - Liability
June 30, 2015**

	City of Jackson	City of Lincoln	City of Marysville	City of Orville	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	\$ (24,801)	\$ 58,957	\$ 31,130	\$ 37,922	\$ 37,990	\$ 36,775	\$ 34,257	\$ 13,779	\$ 23,914	\$ 56,594
Accounts Receivable	-	-	88,132	-	-	23,959	-	-	-	-
Interest Receivable	589	1,917	1,815	1,248	1,711	1,364	443	3,750	701	3,554
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-
Total Current Assets	(24,212)	60,874	121,077	39,170	39,701	62,098	34,700	17,529	24,615	60,148
Non-Current Assets										
Investments*	-	311,399	126,580	118,986	230,113	159,324	43,710	327,294	61,512	549,119
Total Assets	\$ (24,212)	\$ 372,273	\$ 247,657	\$ 158,156	\$ 269,814	\$ 221,422	\$ 78,410	\$ 344,823	\$ 86,127	\$ 609,267
Current Liabilities										
Accounts Payable	\$ 1,746	\$ 1,622	\$ 3,389	\$ 209	\$ 1,064	\$ 1,042	\$ 353	\$ 2,745	\$ 17	\$ 2,330
Deferred Revenue	-	12,082	13,416	-	-	-	20,492	-	-	-
Total Current Liabilities	1,746	13,704	16,805	209	1,064	1,042	20,845	2,745	17	2,330
Non-Current Liabilities										
Outstanding Liabilities*	2,473	147,569	352,486	111,551	263,835	180,393	10,211	236,174	19,912	267,972
ULAE*	-	-	-	-	-	-	-	-	-	-
Total Non-Current Liabilities	2,473	147,569	352,486	111,551	263,835	180,393	10,211	236,174	19,912	267,972
Total Liabilities	\$ 4,219	\$ 161,273	\$ 369,291	\$ 111,760	\$ 264,899	\$ 181,435	\$ 31,056	\$ 238,919	\$ 19,929	\$ 270,302
Net Position										
Designated for Contingency	-	-	-	-	-	-	-	-	-	-
Undesignated	(28,431)	211,000	(121,634)	46,396	4,915	39,987	47,354	105,904	66,198	338,965
Total Net Position	(28,431)	211,000	(121,634)	46,396	4,915	39,987	47,354	105,904	66,198	338,965
Liability & Net Position	\$ (24,212)	\$ 372,273	\$ 247,657	\$ 158,156	\$ 269,814	\$ 221,422	\$ 78,410	\$ 344,823	\$ 86,127	\$ 609,267

*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 Year Ended June 30, 2015

	Total All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 376,723	\$ 376,723	\$ -	\$ -
Banking Layer Deposit	1,716,897	-	-	1,716,897
Shared Risk Layer	1,346,193	-	1,346,193	-
Excess Deposit/Premium	969,778	-	969,778	-
Property/Crime Insurance Income	874,265	-	874,265	-
Banking Layer Assessment	181,502	-	-	181,502
Shared Risk Layer Assessment	348,814	-	348,814	-
Banking Layer Refund	(242,373)	-	-	(242,373)
Other Income	878	-	50	828
Excess Insurance Refund	251,186	-	251,186	-
Total Operating Income	5,823,863	376,723	3,790,286	1,656,854
Operating Expenses				
Claims Paid	2,288,088	-	880,829	1,407,259
O/S Liability adj.	1,637,882	-	1,135,093	502,789
Consultants	29,508	29,508	-	-
Administration-Other	149	149	-	-
Safety Service	234,043	234,043	-	-
Claims Administration	52,550	52,550	-	-
Program Administration	189,481	189,481	-	-
Board Expenses	5,903	5,903	-	-
Excess Insurance	816,072	-	816,072	-
Property/Crime Insurance Expense	874,259	-	874,259	-
Contingency Reserves	10,168	10,168	-	-
Total Operating Expense	6,138,103	521,802	3,706,253	1,910,048
Operating Income (Loss)	(314,240)	(145,079)	84,033	(253,194)
Non-Operating Income				
Change in Fair Market Value	(20,968)	493	(7,845)	(13,616)
Investment Income	187,559	2,210	39,841	145,508
Total Non-Operating Income	166,591	2,703	31,996	131,892
Change in Net Position	(147,649)	(142,376)	116,029	(121,302)
Beginning Net Position	1,663,246	321,822	(589,786)	1,931,210
Ending Net Position	\$ 1,515,597	\$ 179,446	\$ (473,757)	\$ 1,809,908

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 Year Ended June 30, 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	31,108	77,589	17,485	25,274	37,436	511,741	134,723	54,174	14,333
Shared Risk Layer	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	22,281	36,727	-	-	-	-	-
Shared Risk Layer Assessment	-	-	-	-	-	-	-	-	-
Banking Layer Refund	(24,979)	(10,081)	-	-	(21,601)	(60,669)	(14,811)	(14,124)	(908)
Other Income	-	-	-	-	-	-	-	-	828
Excess Insurance Refund	-	-	-	-	-	-	-	-	-
Total Operating Income	6,129	67,508	39,766	62,001	15,835	451,072	119,912	40,050	14,253
Operating Expenses									
Claims Paid	1,944	41,466	60,947	30,761	14,241	356,759	51,857	66,599	21,204
O/S Liability adj.	51,953	78,585	13,634	(73,349)	12,949	259,275	(28,709)	(84,710)	(20,678)
Consultants	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-
Contingency Reserves	-	-	-	-	-	-	-	-	-
Total Operating Expense	53,897	120,051	74,581	(42,588)	27,190	616,034	23,148	(18,111)	526
Operating Income (Loss)	(47,768)	(52,543)	(34,815)	104,589	(11,355)	(164,962)	96,764	58,161	13,727
Non-Operating Income									
Change in Fair Market Value	(195)	(572)	(63)	(269)	(371)	(4,903)	(861)	(441)	(54)
Investment Income	2,568	5,089	1,009	1,945	7,591	46,392	8,698	3,713	778
Total Non-Operating Income	2,373	4,517	946	1,676	7,220	41,489	7,837	3,272	724
Change in Net Position	(45,395)	(48,026)	(33,869)	106,265	(4,135)	(123,473)	104,601	61,433	14,451
Beginning Net Position	136,636	101,128	(25,629)	(135,453)	163,250	776,898	(1,585)	50,753	1,404
Ending Net Position	\$ 91,241	\$ 53,102	\$ (59,498)	\$ (29,188)	\$ 159,115	\$ 653,425	\$ 103,016	\$ 112,186	\$ 15,855

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 Year Ended June 30, 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	26,148	128,526	75,994	65,638	62,327	125,067	24,350	135,886	12,412	156,686
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Income	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	-	88,132	-	7,140	23,959	-	-	3,263	-
Shared Risk Layer Assessment	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	(1,465)	(39,431)	-	(17,920)	-	-	(8,765)	(13,723)	-	(13,896)
Other Income	-	-	-	-	-	-	-	-	-	-
Excess Insurance Refund	-	-	-	-	-	-	-	-	-	-
Total Operating Income	24,683	89,095	164,126	47,718	69,467	149,026	15,585	122,163	15,675	142,790
Operating Expenses										
Claims Paid	66,813	68,304	129,729	54,729	30,437	101,519	20,507	183,608	7,420	98,415
O/S Liability adj.	(19,458)	11,072	68,461	52,947	108,533	1,288	(13,027)	66,615	(15,357)	32,765
Consultants	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-
Claims Administration	-	-	-	-	-	-	-	-	-	-
Program Administration	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-
Property/Crime Insurance Expense	-	-	-	-	-	-	-	-	-	-
Contingency Reserves	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	47,355	79,376	198,190	107,676	138,970	102,807	7,480	250,223	(7,937)	131,180
Operating Income (Loss)	(22,672)	9,719	(34,064)	(59,958)	(69,503)	46,219	8,105	(128,060)	23,612	11,610
Non-Operating Income										
Change in Fair Market Value	(13)	(760)	(571)	(456)	(726)	(377)	(181)	(1,429)	(401)	(973)
Investment Income	2,251	7,850	7,231	4,937	6,511	5,303	1,783	14,874	2,863	14,122
Total Non-Operating Income	2,238	7,090	6,660	4,481	5,785	4,926	1,602	13,445	2,462	13,149
Change in Net Position	(20,434)	16,809	(27,404)	(55,477)	(63,718)	51,145	9,707	(114,615)	26,074	24,759
Beginning Net Position	(7,997)	194,191	(94,230)	101,873	68,633	(11,158)	37,647	220,519	40,124	314,206
Ending Net Position	\$ (28,431)	\$ 211,000	\$ (121,634)	\$ 46,396	\$ 4,915	\$ 39,987	\$ 47,354	\$ 105,904	\$ 66,198	\$ 338,965

See Accompanying Accountant's Report

Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
June 30, 2015

	Total				Total Banking
	All Layers	Admin Layer	Shared Layer		Layer
Current Assets					
Cash and Cash Equivalents	\$ 1,766,770	\$ 49,586	\$ 454,086	\$	1,263,098
Accounts Receivable	384,777	-	-		384,777
Interest Receivable	138,440	2,851	53,704		81,885
Excess Accounts Receivable	327,021	-	327,021		-
Prepaid Expense	12,400	12,400	-		-
Total Current Assets	2,629,408	64,837	834,811		1,729,760
Non-Current Assets					
Investments*	36,474,854	529,423	17,731,898		18,213,533
Total Assets	\$ 39,104,262	\$ 594,260	\$ 18,566,709	\$	19,943,293
Current Liabilities					
Accounts Payable	\$ 180,230	\$ 24,131	\$ 153,916	\$	2,183
Deferred Revenue	572,308	-	117,543		454,765
Total Current Liabilities	752,538	24,131	271,459		456,948
Non-Current Liabilities					
Outstanding Liabilities*	28,819,455	-	15,181,486		13,637,969
ULAE*	1,667,738	-	878,528		789,210
Total Non-Current Liabilities	30,487,193	-	16,060,014		14,427,179
Total Liabilities	\$ 31,239,731	\$ 24,131	\$ 16,331,473	\$	14,884,127
Net Position					
Designated for Contingency	100,000	100,000	-		-
Designated for Safety Grants	170,351	170,351	-		-
Undesignated	7,594,180	299,778	2,235,236		5,059,166
Total Net Position	7,864,531	570,129	2,235,236		5,059,166
Liability & Net Position	\$ 39,104,262	\$ 594,260	\$ 18,566,709	\$	19,943,293

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

See Accompanying Accountant’s Report

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Net Position – Workers’ Compensation
June 30, 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	\$ 51,578	\$ 51,532	\$ 44,844	\$ 42,294	\$ 66,720	\$ 50,437	\$ 66,017	\$ 63,080	\$ 59,930	\$ 30,777	\$ 70,326
Accounts Receivable	79,049	-	-	-	-	82,653	-	-	-	-	-
Interest Receivable	1,470	2,677	561	951	4,169	1,992	24,120	4,449	1,969	421	1,226
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	132,097	54,209	45,405	43,245	70,889	135,082	90,137	67,529	61,899	31,198	71,552
Non-Current Assets											
Investments*	187,502	619,627	99,992	225,521	874,995	663,048	5,562,156	1,028,483	408,800	70,112	266,166
Total Assets	\$ 319,599	\$ 673,836	\$ 145,397	\$ 268,766	\$ 945,884	\$ 798,130	\$ 5,652,293	\$ 1,096,012	\$ 470,699	\$ 101,310	\$ 337,718
Current Liabilities											
Accounts Payable	\$ 34	\$ 74	\$ 14	\$ 25	\$ 104	\$ 80	\$ 636	\$ 121	\$ 52	\$ 10	\$ 31
Deferred Revenue	41,275	-	-	-	-	-	-	44,947	-	-	34,716
Total Current Liabilities	41,309	74	14	25	104	80	636	45,068	52	10	34,747
Non-Current Liabilities											
Outstanding Liabilities*	423,438	566,423	96,104	102,242	671,110	980,167	3,386,828	661,478	111,462	8,330	175,754
ULAE*	24,504	32,778	5,561	5,917	38,836	56,721	195,990	38,279	6,450	482	10,171
Total Non-Current Liabilities	447,942	599,201	101,665	108,159	709,946	1,036,888	3,582,818	699,757	117,912	8,812	185,925
Total Liabilities	\$ 489,251	\$ 599,275	\$ 101,679	\$ 108,184	\$ 710,050	\$ 1,036,968	\$ 3,583,454	\$ 744,825	\$ 117,964	\$ 8,822	\$ 220,672
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	(169,652)	74,561	43,718	160,582	235,834	(238,838)	2,068,839	351,187	352,735	92,488	117,046
Total Net Position	(169,652)	74,561	43,718	160,582	235,834	(238,838)	2,068,839	351,187	352,735	92,488	117,046
Liability & Net Position	\$ 319,599	\$ 673,836	\$ 145,397	\$ 268,766	\$ 945,884	\$ 798,130	\$ 5,652,293	\$ 1,096,012	\$ 470,699	\$ 101,310	\$ 337,718

*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
June 30, 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	\$ 88,849	\$ 51,451	\$ 46,845	\$ 63,715	\$ 60,614	\$ 50,215	\$ 55,337	\$ 61,965	\$ 69,934	\$ 59,328	\$ 57,310
Accounts Receivable	-	-	-	-	-	-	143,150	-	-	-	79,925
Interest Receivable	3,986	3,774	1,001	2,596	3,558	2,557	2,837	922	7,799	1,458	7,392
Excess Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expense	-	-	-	-	-	-	-	-	-	-	-
Total Current Assets	92,835	55,225	47,846	66,311	64,172	52,772	201,324	62,887	77,733	60,786	144,627
Non-Current Assets											
Investments*	733,635	872,912	239,908	555,587	729,740	720,525	534,253	141,132	1,896,635	326,949	1,455,855
Total Assets	\$ 826,470	\$ 928,137	\$ 287,754	\$ 621,898	\$ 793,912	\$ 773,297	\$ 735,577	\$ 204,019	\$ 1,974,368	\$ 387,735	\$ 1,600,482
Current Liabilities											
Accounts Payable	\$ 108	\$ 95	\$ 26	\$ 71	\$ 95	\$ 67	\$ 71	\$ 25	\$ 208	\$ 40	\$ 196
Deferred Revenue	44,435	-	-	43,891	-	-	25,896	-	137,469	31,633	50,503
Total Current Liabilities	44,543	95	26	43,962	95	67	25,967	25	137,677	31,673	50,699
Non-Current Liabilities											
Outstanding Liabilities*	291,717	770,068	101,861	339,598	642,625	507,816	1,023,248	69,458	956,075	243,957	1,508,210
ULAE*	16,881	44,563	5,895	19,652	37,188	29,387	59,214	4,019	55,327	14,117	87,278
Total Non-Current Liabilities	308,598	814,631	107,756	359,250	679,813	537,203	1,082,462	73,477	1,011,402	258,074	1,595,488
Total Liabilities	\$ 353,141	\$ 814,726	\$ 107,782	\$ 403,212	\$ 679,908	\$ 537,270	\$ 1,108,429	\$ 73,502	\$ 1,149,079	\$ 289,747	\$ 1,646,187
Net Position											
Designated for Contingency	-	-	-	-	-	-	-	-	-	-	-
Designated for Safety Grants	-	-	-	-	-	-	-	-	-	-	-
Undesignated	473,329	113,411	179,972	218,686	114,004	236,027	(372,852)	130,517	825,289	97,988	(45,705)
Total Net Position	473,329	113,411	179,972	218,686	114,004	236,027	(372,852)	130,517	825,289	97,988	(45,705)
Liability & Net Position	\$ 826,470	\$ 928,137	\$ 287,754	\$ 621,898	\$ 793,912	\$ 773,297	\$ 735,577	\$ 204,019	\$ 1,974,368	\$ 387,735	\$ 1,600,482

*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 Year Ended June 30, 2015**

	Total			
	All Layers	Admin Layer	Shared Layer	Total Banking Layer
Operating Income				
Administration Deposit	\$ 462,123	\$ 462,123	\$ -	\$ -
Banking Layer Deposit	5,186,877	-	-	5,186,877
Shared Risk Layer	2,621,126	-	2,621,126	-
Excess Deposit/Premium	964,512	-	964,512	-
Banking Layer Assessment	399,562	-	-	399,562
Shared Risk Refund	(566,413)	-	(566,413)	-
Banking Layer Refund	(697,782)	-	-	(697,782)
Risk Management Grants	91,532	91,532	-	-
Other Income	10,581	-	10,581	-
Total Operating Income	8,472,118	553,655	3,029,806	4,888,657
Operating Expenses				
Claims Paid	4,641,199	-	1,450,467	3,190,732
O/S Liability adj.	3,028,768	-	2,277,228	751,540
ULAE	(347,530)	-	(129,803)	(217,727)
Consultants	38,008	38,008	-	-
Administration-Other	149	149	-	-
Safety Service	306,843	306,843	-	-
Claims Administration	687,425	152,751	-	534,674
Program Administration	160,881	160,881	-	-
Board Expenses	5,903	5,903	-	-
Excess Insurance	964,512	-	964,512	-
Total Operating Expenses	9,486,158	664,535	4,562,404	4,259,219
Operating Income (Loss)	(1,014,040)	(110,880)	(1,532,598)	629,438
Non-Operating Income				
Change in Fair Market Value	(72,648)	561	(41,953)	(31,256)
Investment Income	550,535	10,098	213,509	326,928
Total Non-Operating Income	477,887	10,659	171,556	295,672
Change in Net Position	(536,153)	(100,221)	(1,361,042)	925,110
Beginning Net Position	8,400,684	670,350	3,596,278	4,134,056
Ending Net Position	\$ 7,864,531	\$ 570,129	\$ 2,235,236	\$ 5,059,166

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 Year Ended June 30, 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	110,928	163,290	57,922	90,865	191,405	743,641	1,101,913	202,419	52,847	15,384	91,067
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	79,049	8,600	-	-	-	82,653	-	-	-	-	-
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	-	-	(14,032)	(13,351)	(40,756)	-	(152,107)	(53,979)	-	(18,644)	(40,114)
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	189,977	171,890	43,890	77,514	150,649	826,294	949,806	148,440	52,847	(3,260)	50,953
Operating Expenses											
Claims Paid	208,530	178,646	37,457	40,541	225,810	452,480	354,127	112,010	31,673	888	53,543
O/S Liability adj.	49,381	(100,603)	24,725	(70,893)	184,060	502,669	(85,565)	(44,262)	(50,801)	3,217	70,805
ULAE	(4,725)	(19,343)	(16)	(7,612)	778	19,409	(75,340)	(16,867)	(6,229)	83	1,970
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	15,021	19,815	7,559	9,118	19,447	27,479	126,240	29,780	7,128	773	6,406
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	268,207	78,515	69,725	(28,846)	430,095	1,002,037	319,462	80,661	(18,229)	4,961	132,724
Operating Income (Loss)	(78,230)	93,375	(25,835)	106,360	(279,446)	(175,743)	630,344	67,779	71,076	(8,221)	(81,771)
Non-Operating Income											
Change in Fair Market Value	(426)	(1,264)	(135)	(604)	(779)	(73)	(10,718)	(1,889)	(966)	(115)	(15)
Investment Income	5,332	10,627	2,094	4,101	15,787	9,059	96,908	18,208	7,731	1,617	4,695
Total Non-Operating Income	4,906	9,363	1,959	3,497	15,008	8,986	86,190	16,319	6,765	1,502	4,680
Change in Net Position	(73,324)	102,738	(23,876)	109,857	(264,438)	(166,757)	716,534	84,098	77,841	(6,719)	(77,091)
Beginning Net Position	(96,328)	(28,177)	67,594	50,725	500,272	(72,081)	1,352,305	267,089	274,894	99,207	194,137
Ending Net Position	\$ (169,652)	\$ 74,561	\$ 43,718	\$ 160,582	\$ 235,834	\$ (238,838)	\$ 2,068,839	\$ 351,187	\$ 352,735	\$ 92,488	\$ 117,046

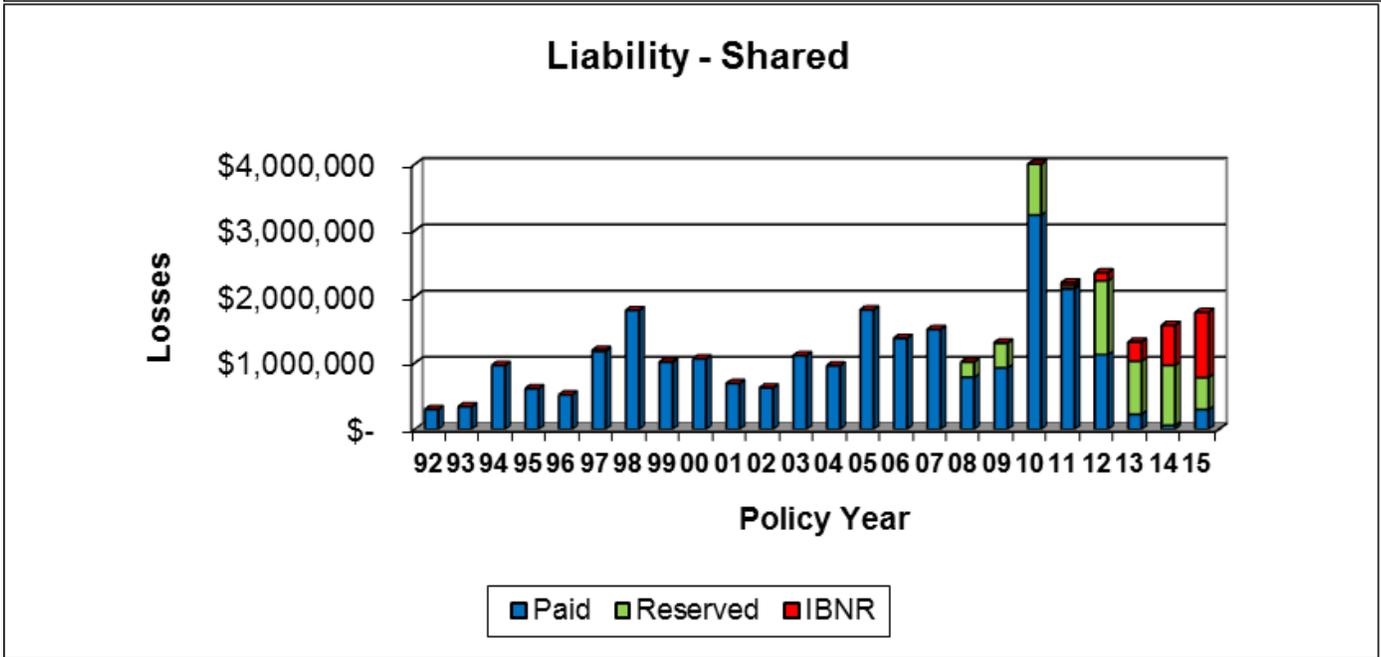
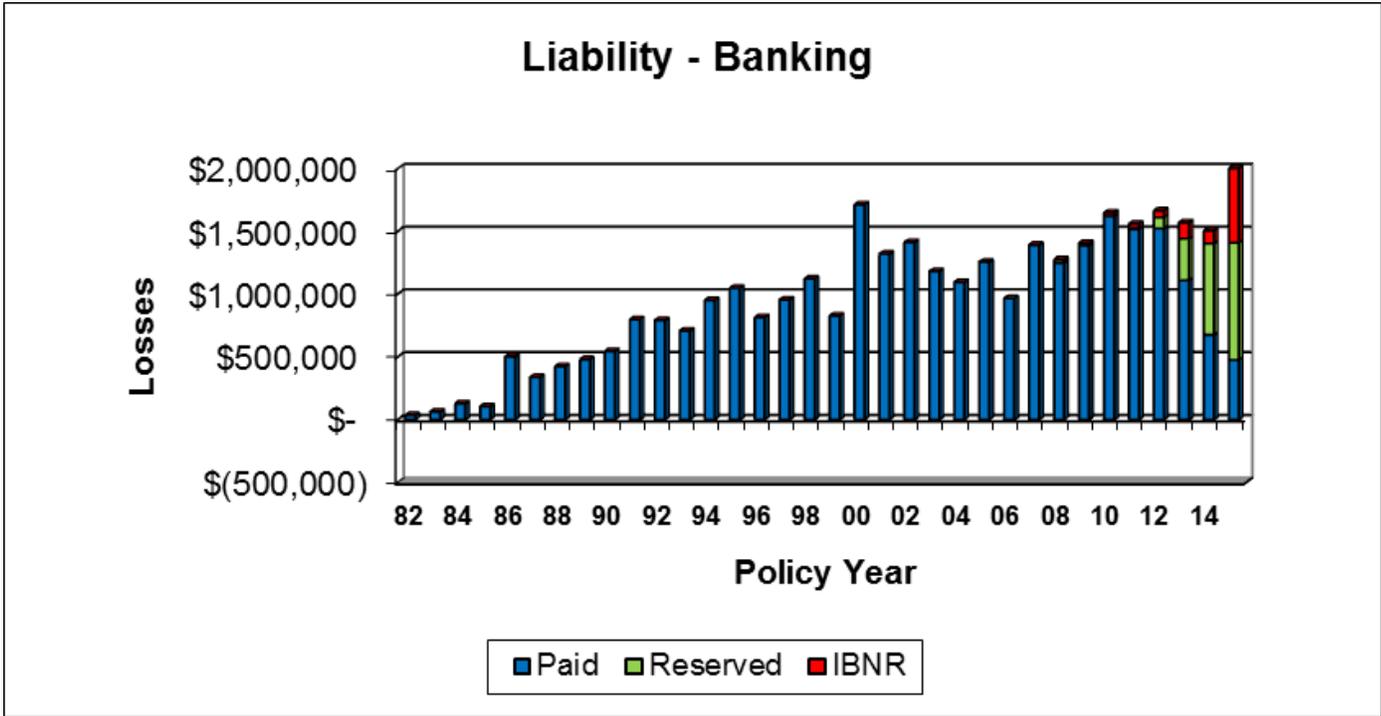
**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Combining Statement of Revenues, Expenses and Changes in Net Position – Workers’ Compensation
For the Year Ended June 30, 2015**

	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	320,538	205,777	48,813	158,595	145,388	149,662	196,661	48,888	397,233	92,679	600,962
Shared Risk Layer	-	-	-	-	-	-	-	-	-	-	-
Excess Deposit/Premium	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Assessment	-	6,185	-	-	-	-	143,150	-	-	-	79,925
Shared Risk Refund	-	-	-	-	-	-	-	-	-	-	-
Banking Layer Refund	(44,435)	-	(27,702)	(49,523)	(1,668)	(28,125)	-	(19,679)	(154,721)	(38,946)	-
Risk Management Grants	-	-	-	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	-	-	-	-
Total Operating Income	276,103	211,962	21,111	109,072	143,720	121,537	339,811	29,209	242,512	53,733	680,887
Operating Expenses											
Claims Paid	82,000	86,103	53,610	98,623	266,783	63,918	179,362	23,211	150,371	18,479	472,567
O/S Liability adj.	(204,709)	39,283	(50,262)	47,665	(136,948)	26,391	219,117	(49,144)	34,674	186,350	156,390
ULAE	(21,909)	(12,540)	(5,992)	(3,159)	(23,728)	(8,232)	(3,620)	(5,248)	(16,671)	9,616	(18,352)
Consultants	-	-	-	-	-	-	-	-	-	-	-
Administration-Other	-	-	-	-	-	-	-	-	-	-	-
Safety Service	-	-	-	-	-	-	-	-	-	-	-
Claims Administration	15,626	28,630	6,003	16,323	25,467	27,090	42,906	6,948	37,246	8,624	51,045
Program Administration	-	-	-	-	-	-	-	-	-	-	-
Board Expenses	-	-	-	-	-	-	-	-	-	-	-
Excess Insurance	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expenses	(128,992)	141,476	3,359	159,452	131,574	109,167	437,765	(24,233)	205,620	223,069	661,650
Operating Income (Loss)	405,095	70,486	17,752	(50,380)	12,146	12,370	(97,954)	53,442	36,892	(169,336)	19,237
Non-Operating Income											
Change in Fair Market Value	(1,675)	(1,242)	(323)	(996)	(1,589)	(1,088)	(817)	(396)	(3,117)	(886)	(2,143)
Investment Income	16,481	15,126	3,735	10,302	13,517	10,181	11,074	3,726	31,049	5,987	29,591
Total Non-Operating Income	14,806	13,884	3,412	9,306	11,928	9,093	10,257	3,330	27,932	5,101	27,448
Change in Net Position	419,901	84,370	21,164	(41,074)	24,074	21,463	(87,697)	56,772	64,824	(164,235)	46,685
Beginning Net Position	53,428	29,041	158,808	259,760	89,930	214,564	(285,155)	73,745	760,465	262,223	(92,390)
Ending Net Position	\$ 473,329	\$ 113,411	\$ 179,972	\$ 218,686	\$ 114,004	\$ 236,027	\$ (372,852)	\$ 130,517	\$ 825,289	\$ 97,988	\$ (45,705)

**Northern California Cities Self Insurance Fund
(Governmental Enterprise Fund)
Reconciliation of Claims Liability by Program
As of June 30, 2015 and June 30, 2014**

	Liability Banking 2015	Liability Shared Risk 2015	Total Liability Program		WC Banking 2015	WC Shared Risk 2015	Total WC Program		Totals	
			2015	2014			2015	2014	2015	2014
Unpaid claims and claim adjustment expenses at beginning of the fiscal year	2,579,981	6,041,127	8,621,108	7,872,023	13,893,362	13,912,620	27,805,982	27,589,496	36,427,090	35,461,519
Adjustment to beginning balance for prior treatment of 4850 and TD voucher difference	-	-	-	-	(509,761)	509,761	-	-	-	-
Incurred claims and claim adjustment expenses:										
Provision for insured events of the current fiscal year	2,006,984	1,765,163	3,772,147	2,752,547	4,909,104	2,939,904	7,849,008	6,648,142	11,621,155	9,400,689
Increases (Decreases) in provision for insured events of prior fiscal years	(96,936)	250,759	153,823	886,914	(457,070)	278,030	(179,040)	(2,238,470)	(25,217)	(1,351,556)
Change in provision for ULAE in current year	-	-	-	-	(217,728)	(129,803)	(347,531)	97,416	(347,531)	97,416
Total incurred claims and claim adjustment expenses	1,910,048	2,015,922	3,925,970	3,639,462.00	3,724,545	3,597,892	7,322,437	4,507,088	11,248,407	8,146,549
Payments:										
Claims and claim adjustment expenses attributable to insured events of the current fiscal year	674,538	301,122	975,660	331,505	972,148	-	972,148	912,428	1,947,808	1,243,933
Claims and claim adjustment expenses attributable to insured events of prior fiscal years	732,741	579,707	1,312,448	2,558,872	2,218,580	1,450,498	3,669,078	3,378,174	4,981,526	5,937,046
Total Payments	1,407,279	880,829	2,288,108	2,890,377	3,190,728	1,450,498	4,641,226	4,290,602	6,929,334	7,180,979
Total unpaid claims and claim adjustment expenses at end of the fiscal year	3,082,750	7,176,220	10,258,970	8,621,108	14,427,179	16,060,014	30,487,193	27,805,982	40,746,163	36,427,090
Claims Liability	3,082,750	7,176,220	10,258,970	8,621,108	13,637,972	15,181,486	28,819,458	25,790,716	39,078,428	34,411,824
Claims ULAE	-	-	-	-	789,207	878,528	1,667,735	2,015,266	1,667,735	2,015,266
Total Claim Liabilities	3,082,750	7,176,220	10,258,970	8,621,108	14,427,179	16,060,014	30,487,193	27,805,982	40,746,163	36,427,090

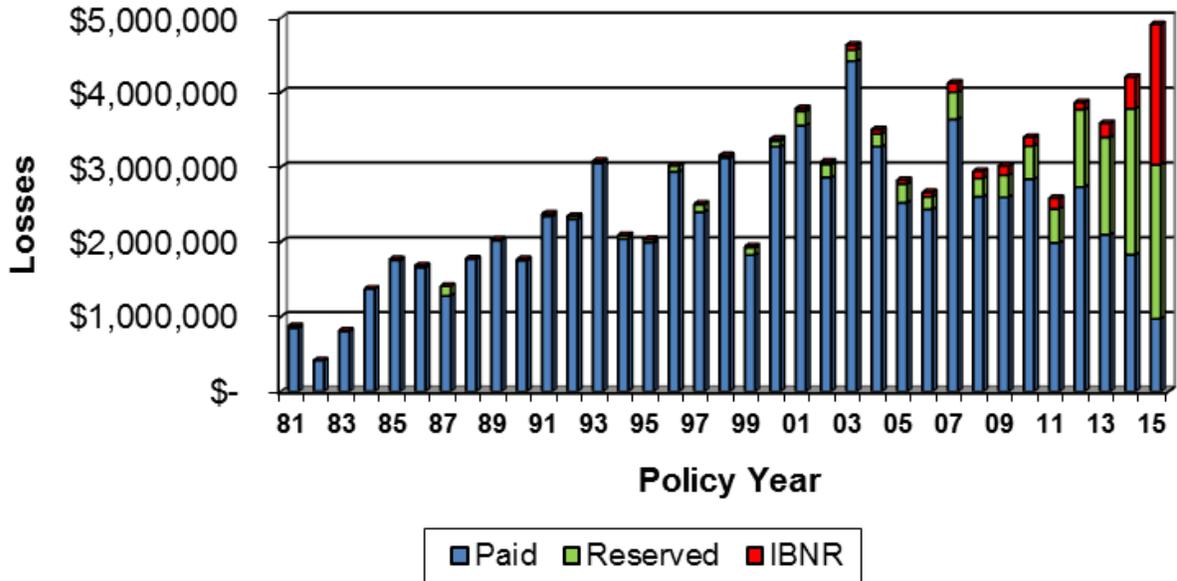
Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of June 30, 2015



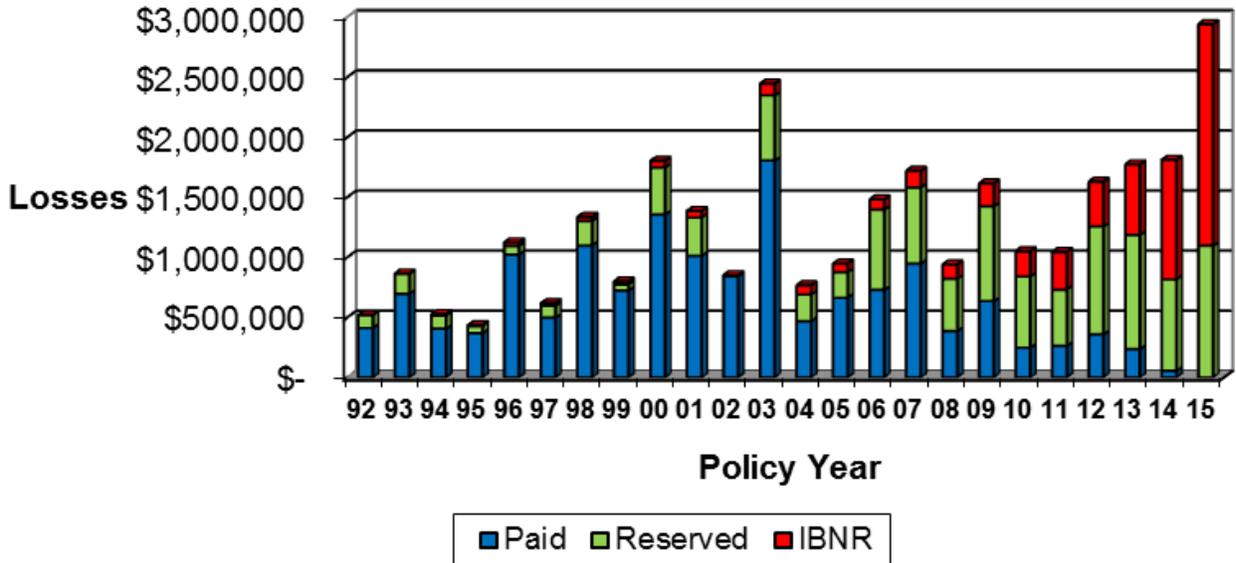
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Northern California Cities Self Insurance Fund
Graphical Summary of Claims
As of June 30, 2015

Workers Compensation - Banking



Workers Compensation - Shared



Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2015

	Budget 2014-2015			YTD Expended 2014-2015			Remaining 2014-2015			
	Total	WC	Liab	Total	WC	Liab	Total \$	Total %	WC	Liab
ADMIN BUDGET										
Administrative Revenue										
41010 Administrative Deposit - See Note 1	\$ 838,846	\$ 462,123	\$ 376,723	\$ 838,845	\$ 462,122	\$ 376,723	\$ 1	0%	\$ 1	\$ -
44030 Change in Fair Value - See Note 2	-	-	-	1,054	561	493	(1,054)		(561)	(493)
44040 Interest Income - See Note 2	-	-	-	12,307	10,098	2,209	(12,307)		(10,098)	(2,209)
44080 Risk Management Grants - See Note 3	-	-	-	91,532	91,532	-	(91,532)		(91,532)	-
Total Admin Revenue	\$ 838,846	\$ 462,123	\$ 376,723	\$ 943,738	\$ 564,313	\$ 379,425	\$ (13,360)	-2%	\$ (102,190)	\$ (2,702)
Administrative Expenses										
52101 Claims Audit	\$ 7,350	\$ 7,350	\$ -	\$ 10,500	\$ 10,500	\$ -	\$ (3,150)	-43%	\$ (3,150)	\$ -
52102 Financial Audit	27,000	13,500	13,500	26,100	13,050	13,050	900	3%	450	450
52103 Legal Services	10,000	5,000	5,000	12,961	6,480	6,481	(2,961)	-30%	(1,480)	(1,481)
52104 Actuarial Services	10,500	4,200	6,300	9,200	3,600	5,600	1,300	12%	600	700
52106 JPA Accreditation	-	-	-	5,850	2,925	2,925	(5,850)		(2,925)	(2,925)
52107 Fidelity Bonds	2,000	1,000	1,000	2,906	1,453	1,453	(906)	-45%	(453)	(453)
52109 Miscellaneous Consultants	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
Total Admin Expenses	\$ 61,850	\$ 33,550	\$ 28,300	\$ 67,517	\$ 38,008	\$ 29,509	\$ (5,667)	-9%	\$ (4,458)	\$ (1,209)
Safety Services										
52200 Safety Service	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
52201 Outside Training	30,000	15,000	15,000	19,938	9,969	9,969	10,062	34%	5,031	5,031
52202 Risk Mgmt Comm Mtg Expense	1,000	500	500	-	-	-	1,000	100%	500	500
52203 Police Risk Mgmt Comm Svcs	12,400	6,200	6,200	1,082	541	541	11,318	91%	5,659	5,659
52204 On Site Monthly Fee	178,140	104,230	73,910	165,677	82,839	82,838	12,463	7%	21,391	(8,928)
52207 Seminars and PARMA	72,600	40,000	32,600	15,500	7,750	7,750	57,100	79%	32,250	24,850
52208 Police Risk Mgmt Manual	96,500	6,500	90,000	97,763	-	97,763	(1,263)	-1%	6,500	(7,763)
52209 Safety Contingency	50,000	25,000	25,000	45,457	22,728	22,729	4,543	9%	2,272	2,271
52214 OCCUMED	18,000	18,000	-	18,000	18,000	-	-	0%	-	-
52215 Online Risk Management Services	14,000	7,000	7,000	24,907	12,453	12,454	(10,907)	-78%	(5,453)	(5,454)
52217 Wellness Optional	14,150	14,150	-	13,838	13,838	-	312	2%	312	-
Total Safety Services Expenses	\$ 486,790	\$ 236,580	\$ 250,210	\$ 402,162	\$ 168,118	\$ 234,044	\$ 84,628	17%	\$ 68,462	\$ 16,166

Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2015

	Budget 2014-2015			YTD Expended 2014-2015			Remaining 2014-2015			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
ADMIN BUDGET CONTINUED										
Claims Administration										
52302 Claims Administration Fee	\$ 19,800	\$ -	\$ 19,800	\$ 52,550	\$ -	\$ 52,550	\$ (32,750)	-165%	\$ -	\$ (32,750)
52305 MPN Services	24,900	24,900	-	-	-	-	24,900	100%	24,900	-
52304 State Funding/Fraud Assessment	145,000	145,000	-	152,751	152,751	-	(7,751)	-5%	(7,751)	-
Total Claims Admin Expenses	\$ 189,700	\$ 169,900	\$ 19,800	\$ 205,301	\$ 152,751	\$ 52,550	\$ (15,601)	-8%	\$ 17,149	\$ (32,750)
Program Administration										
52401 Program Administration Fee	\$ 286,000	\$ 130,000	\$ 156,000	\$ 286,000	\$ 128,700	\$ 157,300	\$ -	0%	\$ 1,300	\$ (1,300)
52403 Accounting Services	65,826	32,913	32,913	64,362	32,181	32,181	1,464	2%	732	732
Total Program Admin Expenses	\$ 351,826	\$ 162,913	\$ 188,913	\$ 350,362	\$ 160,881	\$ 189,481	\$ 1,464	0%	\$ 2,032	\$ (568)
Board Expenses										
52501 Executive Committee	\$ 3,000	\$ 1,500	\$ 1,500	\$ 310	\$ 155	\$ 155	\$ 2,690	90%	\$ 1,345	\$ 1,345
52502 Executive Committee Member Travel	2,000	1,000	1,000	2,518	1,259	1,258	(518)	-26%	(259)	(258)
52503 Board of Directors Meetings (includes Travel)	5,000	2,500	2,500	6,623	3,311	3,312	(1,623)	-32%	(811)	(812)
XXXXX Board of Directors Long Range Planning Session (every 3 years, 2012)	5,000	2,500	2,500	-	-	-	5,000	100%	2,500	2,500
52504 Association Memberships	4,000	2,000	2,000	1,998	999	999	2,002	50%	1,001	1,001
Total Board Expenses	\$ 19,000	\$ 9,500	\$ 9,500	\$ 11,449	\$ 5,724	\$ 5,724	\$ 7,551	40%	\$ 3,776	\$ 3,776
Other Administration Expenses - Not identified with above budget line items										
52000 Administrative Expense	\$ -	\$ -	\$ -	\$ 298	\$ 149	\$ 149	\$ (298)		\$ (149)	\$ (149)
Total Other Admin	\$ -	\$ -	\$ -	\$ 298	\$ 149	\$ 149	\$ (298)		\$ (149)	\$ (149)
Total Admin Expenses	\$ 1,109,166	\$ 612,443	\$ 496,723	\$ 1,037,089	\$ 525,631	\$ 511,457	\$ 72,077	6%	\$ 86,812	\$ (14,734)
TOTAL ADMIN REVENUE OVER EXPENSES	\$ (270,320)	\$ (150,320)	\$ (120,000)	\$ (93,351)	\$ 38,682	\$ (132,032)	\$ (85,437)		\$ (189,002)	\$ 12,032

Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2015

	Budget 2014-2015			YTD Expended 2014-2015			Remaining 2014-2015			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
BANKING LAYER BUDGET										
Banking Layer Revenue										
41020 Banking Layer Deposit - See Note 1	\$ 6,903,775	\$ 5,186,876	\$ 1,716,899	\$ 6,903,775	\$ 5,186,878	\$ 1,716,897	\$ -	0%	\$ (2)	\$ 2
41050 Banking Layer Refund	-	-	-	(940,155)	(697,782)	(242,373)	940,155		697,782	242,373
43010 Banking Layer Assessment	-	-	-	581,064	399,562	181,502	(581,064)		(399,562)	(181,502)
44020 CJPRMA Refund Transfer - See Note 4	(399,360)	-	(399,360)	-	-	-	(399,360)	100%	-	(399,360)
44030 Change in Fair Value - See Note 2	-	-	-	(44,871)	(31,255)	(13,616)	44,871		31,255	13,616
44040 Interest Income - See Note 2	-	-	-	472,428	326,928	145,500	(472,428)		(326,928)	(145,500)
44010 Other Income	-	-	-	11,459	10,581	878	(11,459)		(10,581)	(878)
Total Banking Layer Revenue	\$ 6,504,415	\$ 5,186,876	\$ 1,317,539	\$ 6,983,700	\$ 5,194,912	\$ 1,788,788	\$ (479,285)	-7%	\$ (8,036)	\$ (471,249)
Banking Layer Expenses										
51100 Claims Paid - See Note 5	\$ -	\$ -	\$ -	\$ 4,229,049	\$ 3,190,733	\$ 1,038,316	\$ (4,229,049)		\$ (3,190,733)	\$ (1,038,316)
51110 Claims Refunds	-	-	-	(13,938)	(13,901)	(37)	13,938		13,901	37
51000 Claims Adjusting Fee - See Note 5	924,000	540,000	432,000	-	-	-	-		-	-
51050 Voids - claims	-	-	-	(117,401)	(73,232)	(44,169)	117,401		73,232	44,169
51115 Claims Subrogation/Recoveries	-	-	-	(1,325,200)	(653,705)	(671,495)	1,325,200		653,705	671,495
51135 Claims Admin - Liability	-	-	-	368,943	-	368,943	(368,943)		-	(368,943)
51140 Claims Excess Adj	-	-	-	909,985	331,178	578,808	(909,985)		(331,178)	(578,808)
51400 OS Liability Adjustment	-	-	-	4,666,602	3,028,739	1,637,863	(4,666,602)		(3,028,739)	(1,637,863)
51800 ULAE Adjustment	-	-	-	(347,530)	(347,530)	-	347,530		347,530	-
52300 Claims Admin - Monthly WC Only	-	-	-	534,674	534,674	-	(534,674)		(534,674)	-
Total Banking Layer Expenses	\$ 924,000	\$ 540,000	\$ 432,000	\$ 8,905,184	\$ 5,996,956	\$ 2,908,229	\$ (8,905,184)		\$ (5,996,956)	\$ (2,908,229)
TOTAL BANKING REVENUE OVER EXPENSES	\$ 5,580,415	\$ 4,646,876	\$ 885,539	\$ (1,921,484)	\$ (802,044)	\$ (1,119,441)	\$ 8,425,899		\$ 5,988,920	\$ 2,436,980

Northern California Cities Self Insurance Fund
Budget to Actual
As of June 30, 2015

	Budget 2014-2015			YTD Expended 2014-2015			Remaining 2014-2015			
	Total	WC	Liab	Total	WC	Liab	Total	Total %	WC	Liab
SHARED RISK LAYER BUDGET										
Shared Layer Revenue										
41030 Shared Risk Layer Deposit - See Note 1	\$ 3,967,319	\$ 2,621,126	\$ 1,346,193	\$ 3,967,320	\$ 2,621,126	\$ 1,346,193	\$ (1)	0%	\$ -	\$ -
41040 Excess Deposit/Premium - See Note 1	1,934,290	964,512	969,778	1,934,290	964,512	969,778	-	0%	-	-
41060 Shared Risk Refund	-	-	-	(566,413)	(566,413)	-	566,413		566,413	-
43020 Shared Risk Layer Assessment	-	-	-	348,814	-	348,814	(348,814)		-	(348,814)
44030 Change in Fair Value	-	-	-	(49,798)	(41,953)	(7,845)	49,798		41,953	7,845
44040 Interest Income	-	-	-	253,352	213,512	39,840	(253,352)		(213,512)	(39,840)
44060 Property Premium - See Note 1	850,361	-	850,361	850,366	-	850,366	(5)	0%	-	(5)
44070 Crime Premium - See Note 1	23,897	-	23,897	23,899	-	23,899	(2)	0%	-	(2)
Total Shared Layer Revenue	<u>\$ 6,775,867</u>	<u>\$ 3,585,638</u>	<u>\$ 3,190,229</u>	<u>\$ 6,761,830</u>	<u>\$ 3,190,784</u>	<u>\$ 3,571,045</u>	<u>\$ 14,037</u>	<u>0%</u>	<u>\$ 394,854</u>	<u>\$ (380,816)</u>
Shared Layer Expenses										
51100 Claims Paid - See Note 5	\$ -	\$ -	\$ -	\$ 2,877,850	\$ 1,860,128	\$ 1,017,722	\$ (2,877,850)		\$ (1,860,128)	\$ (1,017,722)
54100 Excess Deposit/Premium Exp - See Note 6	1,934,290	964,512	969,778	1,780,584	964,512	816,072	153,706	8%	-	153,706
54200 Risk Mgmt Reserve Funds	-	150,000	-	138,724	138,724	-	(138,724)		(138,724)	-
54150 Member Property Coverage - See Note 6	850,361	-	850,361	850,360	-	850,360	1	0%	-	1
54150 Member Crime Coverage - See Note 6	23,897	-	23,897	23,899	-	23,899	(2)	0%	-	(2)
Total Shared Layer Expenses	<u>\$ 2,808,548</u>	<u>\$ 1,114,512</u>	<u>\$ 1,844,036</u>	<u>\$ 5,671,417</u>	<u>\$ 2,963,364</u>	<u>\$ 2,708,053</u>	<u>\$ (2,862,869)</u>	<u>-102%</u>	<u>\$ (1,998,852)</u>	<u>\$ (864,017)</u>
TOTAL SHARED REVENUE OVER EXPENSES	\$ 3,967,319	\$ 2,471,126	\$ 1,346,193	\$ 1,090,413	\$ 227,420	\$ 862,992	\$ 2,876,906		\$ 2,393,706	\$ 483,201
OTHER INCOME/(EXPENSE)										
44020 Excess Insurance Refund - See Note 4	-	-	-	251,186	-	251,186	(251,186)		-	(251,186)
51900 Claims Expense - Other	-	-	-	(49)	(31)	(18)	49		31	18
52505 Board Expenses - Other	-	-	-	(355)	(177)	(177)	355	355	177	177
52900 Contingency Reserves	(9,853)	-	(9,853)	(10,168)	-	(10,168)	315	-3%	-	315
Rounding	-	-	-	6	(3)	9	-		-	-
Total Other Income/(Expense)	<u>\$ (9,853)</u>	<u>\$ -</u>	<u>\$ (9,853)</u>	<u>\$ 240,620</u>	<u>\$ (211)</u>	<u>\$ 240,832</u>	<u>\$ (250,467)</u>		<u>\$ 208</u>	<u>\$ (250,676)</u>
TOTAL INCOME/(EXPENSE)	9,277,414	6,967,682	2,101,879	(683,802)	(536,153)	(147,649)	11,217,368		8,193,832	2,681,537

Northern California Cities Self Insurance Fund
Notes to Budget to Actual
As of June 30, 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.

4. CJPRMA Refund

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

5. Claims Expenses

Claims related expenses are budgeted based on the "claims paid" and "claims adjusting fee" estimates only. Claims related expenses are recorded on the books in several additional categories. Review of the budget to actual performance of claims related items should take this into consideration.

6. Insurance Expense Recognition

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

**Northern California Cities Self Insurance Fund
Safety Grant Historic Usage Report
As of June 30, 2015**

Member	ADA Grants Declared in FY 2009 Board Meeting 4/24/2009	Risk Management Grants elected to be retained in WC admin by members from their WC shared refund					Total funds available FY 2009 - FY 2014 for ADA grants and Risk Management Grants	Total Accrued through Last Update	Funds Available
		FY 2010	FY 2011	FY 2012	FY 2013	FY 2014			
Anderson	\$ 6,496.00	\$ 8,039.00	\$ 7,650.00	\$ 7,540.00	\$ 7,451.00	\$ 3,860.00	\$ 41,036.00	\$ 26,478.00	\$ 14,558.00
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	-
Corning	6,157.00	6,149.00	5,788.00	5,678.00	-	-	23,772.00	23,772.00	-
Dixon	6,592.00	-	-	-	10,379.00	-	16,971.00	11,762.47	5,208.53
Elk Grove	-	-	-	-	-	-	-	-	-
Folsom	16,732.00	62,977.00	-	61,737.00	61,566.00	32,328.00	235,340.00	183,661.00	51,679.00
Galt*	7,613.00	14,375.00	14,135.00	14,171.00	14,153.00	11,310.00	75,757.00	84,412.00	(8,655.00)
Gridley	6,144.00	6,391.00	-	6,507.00	6,476.00	5,152.00	30,670.00	6,144.00	24,526.00
Ione	-	-	-	-	-	514.00	514.00	-	514.00
Jackson	5,627.00	3,510.00	3,487.00	-	-	-	12,624.00	5,500.00	7,124.00
Lincoln	6,303.00	8,638.00	10,028.00	-	10,854.00	-	35,823.00	24,969.00	10,854.00
Marysville	6,758.00	-	-	-	-	-	6,758.00	731.00	6,027.00
Nevada City	5,665.00	-	-	-	3,618.00	1,896.00	11,179.00	5,665.00	5,514.00
Oroville	7,633.00	-	-	-	-	-	7,633.00	7,633.00	-
Placerville	6,883.00	-	-	-	-	9,048.00	15,931.00	6,883.00	9,048.00
Paradise	7,182.00	-	-	-	-	-	7,182.00	7,182.00	-
Red Bluff	7,339.00	12,860.00	12,493.00	12,290.00	-	-	44,982.00	44,982.00	-
Rio Vista	5,818.00	-	4,770.00	4,766.00	-	3,759.00	19,113.00	5,818.00	13,295.00
Rocklin	9,178.00	24,019.00	25,254.00	25,419.00	25,476.00	20,260.00	129,606.00	110,451.00	19,155.00
Willows	5,856.00	4,618.00	4,412.00	-	-	3,405.00	18,291.00	14,886.00	3,405.00
Yuba City	8,607.00	-	-	22,184.00	-	-	30,791.00	30,791.00	-
	\$ 145,238.00	\$ 151,576.00	\$ 88,017.00	\$ 174,207.00	\$ 145,635.00	\$ 91,532.00	\$ 796,205.00	\$ 625,854.47	\$ 170,350.53

*NOTE: Total accrued for City of Galt includes amounts expended by the City prior to June 30, 2015 and reimbursed by the pool in July 2015. The City of Galt elected for \$16,586 to be retained in the pool for risk management grant payments made in 2015-2016 fiscal year.



Agenda Item G.2.

BUDGET-TO-ACTUAL AS OF JUNE 30, 2015

INFORMATION ITEM

ISSUE: The Budget to Actual exhibit from the Quarterly Financial Report is placed on the agenda as a separate item, per member request, for review and discussion as needed. The Program Administrators will discuss any items that are not on track with the budget.

RECOMMENDATION: None; NCCSIF administrative expenses for FY 2014/15 came in under budget, with minor corrections needed for the current budget.

FISCAL IMPACT: None.

BACKGROUND: The total Administrative Budget expenses were \$72,077 below projections, resulting in better than expected results overall. For the year administrative expenses were over budget by \$5,667 due to unbudgeted expense of renewed CAJPA accreditation. Safety services were under budget by \$84,628, mostly due to unused budgets for seminars and training. Claims administration expenses were over budget by \$32,750 and the Program administrators have corrected the budget for FY 2015/16.

ATTACHMENT(S): (Please refer to pages 19-23 of the Quarterly Financial Report) for Period Ending June 30, 2015 - Budget to Actual as of June 30, 2015



Agenda Item G.3.

**DRAFT 2015 FINANCIAL AUDIT
INFORMATION ITEM**

ISSUE: The annual NCCSIF Financial Audit was recently completed, and a Preliminary Draft copy is presented for information. The completed audit report will be presented at the October 15 Board meeting. The annual financial audit has been conducted by Crowe Horwath since FY 2010/11.

RECOMMENDATION: None. Information only.

FISCAL IMPACT: None.

BACKGROUND: Total assets increased by just over \$4 million, though total liabilities increased by almost \$5 million, resulting in a decrease in Net Position of approximately \$700,000, from \$10,063,932 to \$9,380,125.

Net cash from operations increased from \$1.4 million to \$4.5 million due to increased cash received from members (\$1.3 million), less cash paid for claims (\$1.3 million), and less paid to vendors (\$700,000). These changes were offset by an increase of almost \$300,000 in dividends paid.

In spite of the increased cash, NCCSIF sustained an operating loss of \$1.3 million compared to net income of almost \$1.9 million last year. This is largely due to an increase of \$3.1 million in the provision for claims and claim adjustment expenses.

ATTACHMENT(S): Draft 2015 Financial Audit (Separate Cover)



REVIEW OF PRELIMINARY 2016 MEETING CALENDAR

ACTION ITEM

ISSUE: The proposed NCCSIF 2016 Meeting Calendar is presented for review to determine if any dates should be modified due to conflicts.

RECOMMENDATION: Review the proposed dates and recommend a Meeting Calendar to the Board of Directors for approval.

FISCAL IMPACT: None.

BACKGROUND: Annually, the Executive Committee reviews and recommends the meeting calendar for NCCSIF Board, Executive, Risk Management, Claims, Police Risk Management and Finance Committees.

ATTACHMENT(S): Preliminary NCCSIF 2016 Meeting Calendar

NCCSIF

2016 PRELIMINARY MEETING CALENDAR

BOARD OF DIRECTORS 12:00 p.m.	EXECUTIVE COMMITTEE 10:30 a.m.	CLAIMS COMMITTEE 12:30 p.m.
April 28	March 31	March 31
June 9	May 19	May 19
October 27	September 15	September 15
December 8		

RISK MANAGEMENT COMMITTEE 10:30 a.m.	POLICE RISK MANAGEMENT COMMITTEE 10:30 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

Risk Management Committee meetings are scheduled for 10:30 a.m.

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

Meeting Location: TBD

CJPRMA 2016 MEETING DATES (*Proposed*)

EXECUTIVE COMMITTEE	BOARD OF DIRECTORS
January 14	March 17
April 21	May 17, 18 & 19
July 21	June 16
September 22	October 20
November 17	December 15



**REVISIONS TO POLICY AND PROCEDURE A-9:
DEFENSE COUNSEL SELECTION**

ACTION ITEM

ISSUE: NCCSIF's Policy and Procedure (P&P) A-9, regarding selection and use of legal counsel and investigators, has been reviewed by committee members for recommended updates, additions, and revisions. The Chair of the Committee, Bruce Cline, has made most of the recommended changes, the premise of which and a summary are:

1. We should only be using attorneys and investigators on the Approved List. The list should be recommended by the Claims Committee and approved by the Executive Committee, rather than the full Board.
2. A section was added that addresses partners, associates and paralegals working with an attorney on the Approved List. This will clarify a question and a practice that often arises.
3. 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.
4. It provides 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.
5. A section was added for use of attorneys prior to litigation and during the pendency of a disputed coverage issue. This section might ultimately belong in the Memorandum of Coverage, but it is couched as an explanation not an expansion of rights under the MOC.

*Attached are both versions with **tracked changes** and a clean draft, for further review and discussion.*

RECOMMENDATION: Review and approve changes to P&P A-9, for recommendation to the Executive Committee and approval by the Board, since it delegates some authority from the Board to the Executive Committee.

FISCAL IMPACT: None.

BACKGROUND: The policy has been in effect since October 4, 1996, with relatively frequent revisions to the Approved List. The policy itself was last updated on April 25, 2008.

ATTACHMENT(S):

1. Policy and Procedure A-9 with tracked changes
2. Policy & Procedure A-9 clean draft



ADMINISTRATIVE POLICY & PROCEDURE #A-9

SUBJECT: SELECTION AND USE OF DEFENSE COUNSEL SELECTION
& EMPLOYMENT PRACTICES ~~RECOMMENDED~~
INVESTIGATORS ~~;- AND USE OF DEFENSE COUNSEL ON POTENTIAL CLAIMS AND~~
PENDING A COVERAGE DECISION

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

DEFENSE COUNSEL SELECTION

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

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

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

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

The Member City may ~~make a request a change in the choice of~~ defense attorneys ~~firms~~ for good cause, provided the matter is assigned to an attorney on the NCCSIF Approved List of counsel or to an attorney who qualifies based on special circumstances as outlined above, as long as it keeps to the defense firms and/or individuals on the approved lists.

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

4. The Claims Administrator shall be responsible for case coordination, direction of counsel and approval of expenditures. The Member City may direct the level of involvement that it wishes to have on its cases and shall be consulted in all key decisions and settlement approvals.

5. City Attorneys, or ~~in the case of~~ a contract City Attorney ~~and~~ attorneys in his/her firm, shall not be approved to handle cases for cities ~~to~~for whom they act as the City Attorney, however an attorney on the Approved List may provide defense to another City in NCCSIF to whom the attorney or a member of his/her firm is not the City Attorney.

~~2-6.~~ Partners, Associate Attorneys and paralegals working with an attorney on the Approved List may work on a case assigned to the attorney. The Claims Administrator shall notify any attorney assigned to defense of a case for a Member City that NCCSIF will not pay for training time or duplicative work, but other attorneys/paralegal working directly with an attorney from the Approved List may be utilized on a case if such use is necessary and an efficient way to provide legal services. Attorneys assigned cases, shall be notified of their obligation to inform the Claims Administrator of the name of the attorney/paralegal who will be assisting on the case. In no event, shall a case be handled at trial or arbitration by any attorney except the assigned attorney without the written consent of the Claims Administrator and the Member City.

~~3-7.~~ The Claims Administrator shall maintain the list of recommended law firms to which litigation will be assigned. This list of recommended law firms is attached to this Policy and Procedure as "Attachment A" for Liability defense firms, "Attachment B" for Workers' Compensation defense firms and "Attachment C" for Employment Practices Recommended Investigators. It is assumed that the use of legal counsel (including City staff), other than those on the approved list, shall not be approved. In special cases, other defense counsel not on the recommended list may be used for particular expertise or where a conflict of interest may arise. Exceptions shall be reviewed and approved on a case-by-case basis by the Claims Committee.

~~4-8.~~ Any Member City wishing to recommend a law firm for inclusion on the list of recommended law firms may do so by submitting justification and experience of the individual and/or firm to the JPA staff. The JPA Legal Counsel and the Claims Administrator will review the recommended firm and/or individual, research the firm's and/or individual's qualifications and submit a written recommendation to the Claims Committee for review and approval or disapproval.

~~5.~~ If any Member City or the Claims Administrator wishes to delete a law firm from the list of recommended law firms, this may be done by submitting the request to the JPA staff. The JPA Legal Counsel and the TPA will make written recommendation to the Claims Committee for approval or disapproval of the deletion.

~~9.~~ Once approved by the Claims Committee, any changes to the approved lists of law firms/attorneys for Liability and Workers' Compensation claims shall be brought to the Executive Committee and Board of Directors for review, revision (if needed) and adoption..

EMPLOYMENT PRACTICE INVESTIGATORS



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

1. Where the claim or potential claim may give rise to a claim covered under the NCCSIF Memorandum of Coverage the investigator may be paid through NCCSIF and the Member City's banking layer. Only Employment Practice Investigators on the Approved List may conduct Employment Practice -investigations paid for through NCCSIF.

2. The Claims Administrator shall recommend, but the Member City shall have final approval of outside investigators for Employment Practices claims.

3. Where applicable and in the discretion of the Member City, a written report should be prepared of the Investigation and should be directed to ~~protected by the Attorney-Client privilege through the Member City's City Attorney, protected by the attorney-client privilege.~~

PAYMENT FOR ATTORNEYS PRE-LITIGATION AND PENDING A COVERAGE DECISION

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

2. In some cases, a claim will arise where coverage under the NCCSIF Memorandum of Coverage is disputed between the Member City and NCCSIF. ~~In such cases, Where the claim seeks damages but may be subject to an exclusion, a Member City may utilize the services of attorneys from the Approved List and legal expenses may shall be paid from the Member City's banking layer. Upon a final determination finding by Coverage Counsel, the Claims Committee or the Board-, as provided in the Memorandum of Coverage, that coverage and/or payment of defense costs does not apply, then no further legal expenses shall be paid by NCCSIF and the Member City shall thereafter pay for and determine if it wishes to continue with the assigned attorney or select other counsel.~~

In no case shall legal expenses in a disputed coverage case be paid by NCCSIF after the banking layer has been expended. Expenditures in a disputed coverage case after the banking layer is expended are the responsibility of the Member City. See the Underlying Memorandum of Coverage at Section 11(b). If it is determined after the banking layer is expended that 1) defense coverage does apply under the Memorandum of Coverage and 2) the Member City has incurred legal expenses with counsel ~~on the Approved List~~ qualifying under sections 1-3 above, then NCCSIF will reimburse the Member City for its actual expenditures for counsel, up to the approved rates. A Member City may not be reimbursed for its expenditures for counsel who is not on the Approved List unless approved by the Board of Directors, up to the approved rates.

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

Effective Date: October 4, Tenth Revision: June 23, 2006
1996December, 10, 2015 Eleventh Revision: October 27, 2006
First Revision: September 18, 1998 Twelfth Revision: April 25, 2008

NCCSIF Northern California Cities Self Insurance Fund

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



Second Revision: August 19, 1999 Thirteenth Revision: October 16, 2009
Third Revision: October 26, 2001 Fourteenth Revision: December 17, 2009
Fourth Revision: November 9, 2001 Fifteenth Revision: October 21, 2010
Fifth Revision: April 12, 2002 Sixteenth Revision: December 1, 2010
Sixth Revision: June 21, 2002 Seventeenth Revision: May 9, 2013
Seventh Revision: May 16, 2003 Eighteenth Revision: October 10, 2013
Eighth Revision: April 22, 2005
Ninth Revision: September 16, 2005

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ADMINISTRATIVE POLICY & PROCEDURE #A-9

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

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

DEFENSE COUNSEL SELECTION

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

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

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

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

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

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



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

EMPLOYMENT PRACTICE INVESTIGATORS

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

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

PAYMENT FOR ATTORNEYS PRE-LITIGATION AND PENDING A COVERAGE DECISION

1. From time to time, incidents will occur where it is prudent to assign defense counsel to assist the Member City with evaluation of the potential claim, prepare for the later defense of a claim or suit, engage expert witnesses or to assist with early settlement. Member Cities are encouraged to work with the Claims Administrator to engage legal counsel at the earliest possible time to assist the Claims Administrator and the Member City. Legal and other expenses are paid through the Member City's banking layer in the same manner as if the case arose through litigation.
2. In some cases, a claim will arise where coverage under the NCCSIF Memorandum of Coverage is disputed between the Member City and NCCSIF. Where the claim seeks damages but may be subject to an exclusion, a Member City may utilize the services of attorneys from the Approved List and legal expenses shall be paid from the Member City's banking layer. Upon a final determination by Coverage Counsel, the Claims Committee or the Board, as provided in the Memorandum of Coverage, that coverage and/or payment of defense costs do not apply, then no further legal expenses shall be paid by NCCSIF and the Member City shall thereafter pay for and determine if it wishes to continue with the assigned attorney or select other counsel.



In no case shall legal expenses in a disputed coverage case be paid by NCCSIF after the banking layer has been expended. Expenditures in a disputed coverage case after the banking layer is expended are the responsibility of the Member City. See the Underlying Memorandum of Coverage at Section 11(b). If it is determined after the banking layer is expended that 1) defense coverage does apply under the Memorandum of Coverage and 2) the Member City has incurred legal expenses with counsel qualifying under sections 1-3 above, then NCCSIF will reimburse the Member City for its actual expenditures for counsel, up to the approved rates. A Member City may not be reimbursed for its expenditures for counsel who is not on the Approved List unless approved by the Board of Directors, up to the approved rates.

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

Effective Date: December, 10, 2015



Agenda Item H.2.b.

**REVISIONS TO POLICY AND PROCEDURE L-5:
LIABILITY LITIGATION MANAGEMENT PLAN**

ACTION ITEM

ISSUE: Changes being recommended to Policy & Procedure A-9, Defense Counsel Selection, have prompted the Program Administrators to review Liability Policy and Procedure L-5, Liability Litigation Management Plan. If the changes to P&P A-9 are approved, then similar changes to P&P L-5 are recommended for consistency in specifying who approves changes to the Approved List of counsel and investigators. Currently, P&P L-5 references approval by the Claims Committee only, not the Executive Committee as indicated in the revised P&P A-9 (or Board as in the existing policy).

In addition, since the Liability Litigation Management Plan is meant to provide assigned counsel the guidelines for managing NCCSIF claims, a recommendation is made to include the proposed guidelines for use of partners, associates, and paralegals in P&P L-5.

Similar changes to Workers' Compensation Policy & Procedure, WC-2, Claims Administration General Guidelines and Standards, are not recommended since that policy is directed toward the Claims Administrator and not legal counsel.

RECOMMENDATION: Approve changes to P&P L-5 to be consistent with changes to P&P A-9.

FISCAL IMPACT: None.

BACKGROUND: P&P L-5 has been in effect since 9/15/2000 with no previous revisions. It is a companion policy to P&P A-9 that provides litigation management guidelines for liability defense counsel and claims administrators.

ATTACHMENT(S): P&P L-5, with tracked changes and in final draft form.



LIABILITY POLICY AND PROCEDURE #L - 5

SUBJECT: LIABILITY LITIGATION MANAGEMENT PLAN

Policy Statement:

A. Panel

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

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

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

B. Assignment

After consultation and approval from the Member City, the Claims Administrator shall assign and direct defense counsel from the ~~panel of recommended law firms~~Approved List. ~~Defense counsel shall obtain prior approval from the Claims Administrator for use of other attorneys from the firm on the case.~~ The counsel selected must agree to abide by these policies and procedures.

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

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

C. Conflicts

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



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

D. Communication

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

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

E. Case Analysis and Litigation Budget

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

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

MANDATORY STATUS REPORTS

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

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

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



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

TRIAL/ARBITRATION REPORTS

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

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

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

G. Settlements

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

H. Fees and Billings

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

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



- Copies of invoices for all advanced costs.

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

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

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

I. Performance Evaluation

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

Effective Date: September 15, 2000

Draft Revision: **September 24, 2015**



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

ACTION ITEM

ISSUE: The City of Folsom is recommending the addition of the following partners in the law firm of Kronick, Moskowitz, Tiedemann and Girard to the Liability Counsel Approved List: Jonathan P. Hobbs, Christopher Onstott, David W. Tyra and Kristianne T. Seargeant.

RECOMMENDATION: Approve as requested and recommend to the Executive 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.

David Tyra and Kristi Seargeant are highly recommended for employment practices litigation. John Hobbs, Ron Scholar (already on the list) and Chris Onstatt are recommended for more specialized cases involving potential coverage issues such as inverse or other land use disputes.

Hourly rates for the firm are: Shareholders \$220; Associates, \$190; and paralegals \$115. These rates are higher than those offered by other firms that handle more routine claims.

ATTACHMENT(S):

1. Jonathan P. Hobbs Resume
2. Christopher Onstott Resume
3. David W. Tyra Resume
4. Kristianne T. Seargeant Resume
5. Policy and Procedure A-9: Attachment A Defense Attorney List for Liability



Jonathan P. Hobbs
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Jonathan P. Hobbs

Mr. Hobbs is a shareholder and member of both the public agency and litigation practice groups. His practice focuses on representing municipalities and other local government agencies in a variety of transactional and litigation matters, primarily associated with land use and planning.

Legal Experience

Mr. Hobbs' practice focuses upon representation of local government agencies in a variety of capacities. He is experienced in transactional and litigation matters in a host of areas including:

- Planning, zoning, and land use
- Conflicts of interest laws
- Open meetings law (The Brown Act)
- Public records
- Contract drafting, analysis, review, negotiation, and dispute resolution
- Code enforcement
- California Environmental Quality Act ("CEQA")/Environmental law
- Direct and inverse condemnation
- Housing laws, including affordable housing
- Redevelopment law
- Unlawful detainer/Landlord-tenant
- Public works bidding, contracting and construction
- Development impact fees
- Police personnel/"Pitchess" motions
- Municipal claims and litigation defense
- Proposition 218 rate and fee setting

Mr. Hobbs also has experience in commercial law, creditors' rights, bankruptcy, business, employment, and related litigation matters.

Practice Examples

- City Attorney to the City of Lincoln
- City Attorney to the City of Elk Grove
- Special Counsel to the City of Rio Vista (former City Attorney)
- Legal counsel to the City of Folsom
- Legal counsel to the City of Galt
- Special and litigation counsel to the City of Lodi, particularly in areas related to land use and environmental law
- Legal counsel to the City of Roseville

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- Authored an amicus curiae (“Friend of the Court”) brief on behalf of the League of California Cities and the California State Association of Counties in the case of *State of California v. Superior Court (Bodde)*, 32 Cal. 4th 1234 (2004), concerning the proper interpretation of the governmental claim statutes. The Supreme Court ruled in favor of the position asserted by Mr. Hobbs
- Represents other governmental agencies, including special districts and school districts, in areas such as land use, environmental law and compliance, and development impact fees

Professional Activities & Affiliations

Mr. Hobbs’ professional and community activities and affiliations include:

- Editorial Board Member and Chapter Chair, League of California Cities’ Municipal Law Handbook Revisions Committee
- League Partner Policy Committee Liaison, League of California Cities’ Housing and Community Development Committee
- Member, League of California Cities’ Medical Marijuana Ad Hoc Committee
- Member, Sacramento County Bar Association
- Member, California State Bar Association
- Author, “Review of Selected 1994 Legislation (Selected Topics),” 26 *Pacific Law Journal* 202, 1995
- Former Volunteer Zookeeper Aide, Folsom City Zoo; Member, Friends of the Folsom Zoo

Admitted to Practice

- All California State Courts
- United States District Court, Eastern District of California

Academic Background

J.D. University of the Pacific, McGeorge School of Law, 1996

- Member, *Order of the Coif*
- Member, *Traynor Honor Society*
- Member, *Phi Alpha Delta*
- Chief Legislation Editor of Board of Editors, *Pacific Law Journal*
- Legislative Review Staff Writer & Comment Staff Writer, *Pacific Law Journal*

B.A. Washington State University, 1993

- Graduated *Summa Cum Laude*
- Member, *Golden Key National Honor Society*



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Shareholder

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Christopher Onstott

Mr. Onstott is a shareholder and a member of the firm's labor and employment and litigation practice groups. His areas of emphasis include employment litigation and commercial litigation. He has defended employers in employment litigation, including defending against race, sex, and disability discrimination and harassment claims, as well as wage and hour violations. He also has litigated numerous commercial cases, including cases involving misappropriation of trade secrets, product liability, insurance bad faith, and breach of contract claims.

Prior to joining KMTG, Mr. Onstott worked in the Sacramento office of a statewide labor and employment law firm representing California employers. His previous work experience also includes working in the litigation department of O'Melveny & Myers. Mr. Onstott also completed a clerkship on the United States Court of Appeals, Third Circuit for Judge Walter K. Stapleton.

Mr. Onstott previously lived in Argentina for two years and is fluent in Spanish.

Employment Litigation

- Represented Safelite Group, Inc. in successful defense of discrimination claims brought against company by former employee.
- Represented Governor Arnold Schwarzenegger, the Department of Personnel Administration, the California Board of Unemployment Insurance Appeals, and the Employment Development Department in writ of mandate action. Received total defense judgment on behalf of all respondents.
- Obtained summary judgment and judgment on the pleadings in favor of client city in civil rights action brought by police officer alleging various constitutional violations. The district court's ruling was affirmed by the United States Court of Appeals for the Ninth Circuit.
- Obtained summary judgment against an employee alleging disability discrimination, wrongful termination and constructive discharge against an employer.
- Successfully mediated numerous employment and business disputes, including employment discrimination claims and wage-and-hour class actions.
- Represented California employers on how to protect trade secrets and on compliance with California wage-and-hour laws, including meal and rest breaks, expense reimbursement, leaves of absence and other California employment laws.
- Successful defense of class action alleging improper payment of wages and reimbursement of expenses.
- Conducted numerous Spanish language witness interviews and investigations.

Commercial Litigation

- Represented Arco Arena, Inc. and Maloof Sports & Entertainment, Inc. in defense of disability discrimination claims.

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- Represented Nor-Cal Beverage Co., in defense of trade dress claims brought against Go Girl Energy drink.
- Represented California-based joint powers insurance authority in insurance bad faith action.
- Successfully opposed an application for temporary restraining order and preliminary injunction in a “bet-the-company” action alleging misappropriation of trade secrets.
- Represented municipalities in several lawsuits against bus manufacturers.
- Part of trial team that litigated a five-week trial on behalf of a Sacramento business who alleged misappropriation of trade secrets, breach of joint venture agreement, and interference with contract against two national corporations.
- Participated in drafting both amicus and writ of certiorari petition briefs before the United States Supreme Court. Mr. Onstott was part of a team in amicus briefing for *Defenders of Wildlife v. EPA*, which was heard by the Supreme Court in April 2007. The amicus position was adopted by the Supreme Court.

Professional Activities & Affiliations

Mr. Onstott is a frequent presenter on labor and employment law matters for various educational and professional organizations, including the National Business Institute (NBI), the National Association of Retail Collection Attorneys and the California Creditors Bar Association. His other professional activities & affiliations include:

- *Northern California Rising Star* (2014, 2015)
- Chair, Executive Committee, Sacramento County Bar Association, Labor & Employment Section
- Membership Committee, Sacramento Hispanic Chamber of Commerce
- Board Member, Sacramento Chapter of the J. Reuben Clark Law Society
- Member, Roseville Economic Development Advisory Committee
- Member, California State Bar Association
- Graduate, Roseville Leadership program, 2012
- Author, “Judicial Notice and the Law’s Scientific Search for Truth,” *Akron Law Review*, 2007

Admitted to Practice

- All California State Courts
- United States District Courts, Southern, Northern, Central and Eastern Districts of California
- United States Court of Appeals, Third and Ninth Circuits
- United States Supreme Court

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Academic Background

J.D. University of Texas, 2002

- Graduated with High Honors
- Member, Order of the Coif
- Notes Editor, Texas Law Review
- Recipient, Dean's Award in Evidence
- Law Clerk, Judge Walter K. Stapleton, United States Court of Appeals, Third Circuit, 2002-2003

B.A. Brigham Young University, 1999

- Graduated magna cum laude
- Chief Online Editor, NewsNet@BYU.edu
- Received Editor & Publisher EPPY Award as nation's best online college newspaper



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David W. Tyra

A shareholder with the firm, Mr. Tyra's practice emphasizes representation of private and public sector employers in labor and employment law actions as well as providing advice and counsel on labor and employment issues. His practice covers all aspects of labor and employment law, including wage-hour actions, employee leave matters, workplace discrimination and harassment, work place privacy, and unfair labor practice claims. His litigation experience includes representing employers in federal and state courts at the trial and appellate levels and before numerous federal and state agencies. He is an active public speaker on employment topics, having presented numerous times before civic and commercial groups.

Legal Experience

Mr. Tyra has been practicing for more than 30 years in the field of labor and employment law. His practice covers a broad range of labor- and employment-related matters. He also represents clients in business and commercial litigation on matters involving contract and construction-related disputes.

His clients include the State of California, numerous media, real estate, utility, and other private sector companies, along with counties, municipalities, and special districts throughout the State.

Mr. Tyra's practice addresses the spectrum of labor and employment law issues facing employers, including:

- Wage-hour class actions
- Employee leave and compliance with regulations, including:
 - California Family Rights Act (CFRA)
 - Family Medical Leave Act (FMLA)
 - Pregnancy Disability Leave Act (PDL)
 - Americans with Disabilities Act (ADA)
- Work place privacy matters, including identify theft
- Employee benefits, including compliance with the Employee Retirement Income Security Act (ERISA)
- Employee handbooks and other personnel policies
- Disciplinary actions
- Employee terminations
- Discrimination and harassment claims
- Employment contracts and arbitration agreements
- Compliance with other state and federal laws, such as:
 - Fair Employment and Housing Act (FEHA)
 - Fair Labor Standards Act (FLSA)
- Labor Law
 - Collective bargaining
 - Defend against Unfair Labor Practice claims
 - Defend MOU/CBA grievance arbitrations



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Mr. Tyra has been with KMTG since April 2005. Prior to joining KMTG, Mr. Tyra was a shareholder in both national and Northern California regional law firms.

Practice Examples

- As lead trial counsel, obtained a defense judgment for the State of California, California Department of Corrections and Rehabilitation, California Department of State Hospitals, and California Department of Human Resources in a wage and hour class action brought by a class consisting of approximately 40,000 current and former unionized correctional officers and supervisors. The plaintiff class alleged they were not being paid for compensable time spent waiting in security lines and walking to and from their posts in California's correctional institutions. Mr. Tyra and his trial team convinced the San Francisco Superior Court that the "walk time" at issue was not compensable under the terms of several Memoranda of Understanding negotiated between the state and the union representing the correctional employees.
- Served as lead counsel for Governor Arnold Schwarzenegger and the State of California in 38 cases filed by public employee unions challenging Governor Schwarzenegger's executive orders furloughing California state employees. Mr. Tyra successfully represented the Governor and the State at the trial court and appellate court levels, including appearing on behalf of the Governor and the State before the California Supreme Court in *Professional Engineers in California Government v. Schwarzenegger* (2010) 50 Cal.4th 989, in which the Court validated the furloughs of state employees based on the Legislature's ratification of Governor Schwarzenegger's furlough plan.
- Represented the State of California in a class action brought by the State's prison guard union alleging its members were being denied meal and rest breaks. In a published decision, the California First District Court of Appeal ruled that the meal and rest period statutes contained in the California Labor Code, as well as the corresponding provisions contained in the Industrial Welfare Commission's Wage Orders, were inapplicable to public employers. (*California Correctional Peace Officers Association v. State of California* (2010) 188 Cal.App.4th 646.)
- In a second class action brought by California's prison guard unions, the California First District Court of Appeal ruled in a published decision that the State of California was permitted to use alternative work schedules for its prison guards authorized under the federal Fair Labor Standards Act without incurring overtime liability. (*California Correctional Peace Officers Association v. State of California* (2010) 189 Cal.App.4th 849.)
- Served as lead counsel for a Northern California electrical utility in a sexual harassment claim. The case, which was heard by a Placer County civil jury, resulted in a unanimous verdict in favor of the defense.
- Served as lead attorney in a federal age discrimination case tried in the United States District Court, Eastern District of California. The case resulted in a non-suit for Mr. Tyra's client with the judge ruling that the plaintiff had not presented sufficient evidence to support the discrimination claim.

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- In a wage-hour class action suit brought against a national health care provider, Mr. Tyra was successful in getting the class action dismissed and negotiating an a nominal settlement of the individual plaintiff's claim.
- Defended a large media company in a suit alleging fraud and breach of employment contract. Obtained unanimous defense verdict after a 3 week trial.

Professional Activities & Affiliations

Mr. Tyra frequently speaks on employment and human resources topics such as wage and hour issues, employee leave matters and pending employment and labor-related legislation. He has presented before local civic groups and several human resources continuing education providers including the Council on Education in Management, Lorman Education Services, Sterling Global Human Resources Consulting, and the National Business Institute. Mr. Tyra has spoken at the annual conferences of the California Public Employers Labor Relations Association, the Association of California Water Agencies, and the California State Bar, Labor and Employment Section.

He is well-practiced in moderating conferences and forums and has coordinated and presented numerous in-house law firm seminars and briefings on employment and labor-related matters. His experience includes moderating more than 30 multi-day conferences and forums for different groups including the South Placer and Foothill Employer Advisory Councils. He has also written and published several articles on employment-related matters such as constructive termination, employee leaves and employment arbitration agreements.

Mr. Tyra's professional activities and affiliations include:

- *Northern California Super Lawyer* (2010-2015)
- *Top 25 Sacramento Super Lawyer* (2013, 2014)
- Voted "Best of the Bar," *Sacramento Business Journal* (2013)
- Chair of Legislative Committee, South Placer Employer Advisory Council
- Chair of Legislative Committee, Foothill Employer Advisory Council
- Co-Author, "Religious Practices In The Workplace - Legal or Not?" *Sacramento Lawyer* (Sept/Oct 2006)
- Author, "Judicial Hostility," *San Francisco Daily Journal* (2001)
- Member, California State Bar Association, Labor and Employment Section
- Member, Sacramento County Bar Association, Labor and Employment Section
- Member, American Bar Association

Admitted to Practice

- All California State Courts
- United States District Court, Eastern, Northern, Central and Southern Districts of California
- United States Court of Appeals, Third and Ninth Circuits
- United States Supreme Court



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Academic Background

B.A. University of California, Santa Barbara, 1981
– *Graduated with High Honors*

J.D. University of the Pacific, McGeorge School of Law, 1984
– *Member, Order of the Coif*





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Kristianne T. Seargeant

Ms. Seargeant is a shareholder who practices in the firm's labor and employment and litigation practice groups. She represents both public and private sector clients with such matters as employment litigation, collective bargaining, arbitrations and administrative agency appeals. She also performs workplace investigations and provides in-house training and general advice and counsel.

Legal Experience

Ms. Seargeant provides her legal services to a diverse mix of private sector employers, local and state agencies and school districts. Her areas of emphasis include:

- Advice and counsel on personnel issues, employee handbooks and policies, wage and hour matters, bargaining and disciplinary actions
- Compliance with state and federal employment laws:
 - Fair Labor and Standards Act (FLSA)
 - Family Medical Leave Act (FMLA)
 - California Family Rights Act (CFRA)
 - Pregnancy Disability Leave (PDL)
 - Americans with Disabilities Act (ADA)
 - Fair Employment and Housing Act (FEHA)
- Advice and counsel on Cal-OSHA enforcement and unemployment insurance matters
- Drafting employment agreements, memoranda of understanding, employer-employee relations policies and other contracts
- Investigating and responding to Equal Employment and Opportunity Commission (EEOC) and Department of Fair Employment and Housing (DFEH) complaints
- Negotiations with labor unions

Ms. Seargeant also has a successful litigation practice defending public and private sector clients in labor and employment related lawsuits in both federal and state courts and in administrative hearings. Her specific experience includes:

- Wage and hour violations
- Wrongful terminations
- Discrimination claims, including age, gender and disability
- Harassment claims, including sexual harassment, hostile work environment and retaliation claims
- Defending local entities in grievance arbitrations
- Responding to unfair labor practice charges

Prior Work Experience

Prior to and while attending law school, Ms. Seargeant worked for the Sacramento Fire Department, where she climbed the ranks from Firefighter to Fire Captain to Battalion Chief. Over the course of her 12-year career with the Sacramento Fire Department, Ms. Seargeant was a 2-term Regional Fire Academy Drill Instructor, In-Service Training Officer, and a decorated member of FEMA's Urban Search and Rescue Team and the California Office of Emergency Services' Water Rescue Team.

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Practice Examples

- Ms. Seargeant assisted in obtaining a defense judgment for the State of California, California Department of Corrections and Rehabilitation, California Department of State Hospitals, and California Department of Human Resources in a wage and hour class action brought by a class consisting of approximately 40,000 current and former unionized correctional officers and supervisors. The plaintiff class alleged they were not being paid for compensable time spent waiting in security lines and walking to and from their posts in California's correctional institutions. Ms. Seargeant assisted lead trial counsel, David W. Tyra since the beginning of the case more than 6 years ago. Ms. Seargeant was an integral team member, overseeing all aspects of discovery before trial and seated as second chair during the trial. The trial team convinced the San Francisco Superior Court that the "walk time" at issue was not compensable under the terms of several Memoranda of Understanding negotiated between the state and the union representing the correctional employees, saving the State potentially hundreds of millions of dollars.
- Ms. Seargeant assisted David W. Tyra, lead counsel for Governor Arnold Schwarzenegger and the State of California, in 38 cases filed by public employee unions challenging Governor Schwarzenegger's executive orders furloughing California state employees, which ultimately culminated in a California Supreme Court decision that validated the furloughs of state employees based on the Legislature's ratification of Governor Schwarzenegger's furlough plan (*Professional Engineers in California Government v. Schwarzenegger* (2010) 50 Cal.4th 989).
- Ms. Seargeant and David W. Tyra successfully defended the State of California in a meal period lawsuit that sought damages in the millions of dollars (*California Correctional Peace Officers Association v. State of California* (2010) 188 Cal. App.4th 646).
- Ms. Seargeant and David W. Tyra successfully defended the State of California in a suit brought by prison guards upholding the State's right to implement alternative work schedules under the Fair Labor Standards Act without incurring overtime liability (*California Correctional Peace Officers Association v. State of California* (2010) 189 Cal.App.4th 849).
- Ms. Seargeant and Bruce A. Scheidt successfully appealed a 750K punitive damages award stemming from a wrongful termination suit (*Scott v. Phoenix Schools, Inc.* (2009) 175 Cal.App.4th 702).
- Ms. Seargeant has performed numerous independent investigations of harassment and discrimination complaints, providing timely and thorough analysis and conclusions, to the benefit of the employer and employee.

Representative Decisions

- *Brown v. Superior Court*, 132 Cal.Rptr.3d 448 (Cal.App. 1 Dist. October 03, 2011)
- *Brown v. Chiang*, 132 Cal.Rptr.3d 48 (Cal.App. 3 Dist. August 30, 2011)
- *Service Employees Intern. Union, Local 1000 v. Brown*, 128 Cal.Rptr.3d 711 (Cal. App. 1 Dist. July 08, 2011)
- *Union of American Physicians and Dentists v. Brown*, 124 Cal.Rptr.3d 704 (Cal. App. 1 Dist. May 16, 2011)

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- California Attorneys v. Brown, 125 Cal.Rptr.3d 463 (Cal.App. 1 Dist. May 05, 2011)
- California Correctional Peace Officers' Ass'n v. State, 117 Cal.Rptr.3d 109 (Cal. App. 1 Dist. October 29, 2010)
- Professional Engineers in Cal. Government v. Schwarzenegger, 116 Cal.Rptr.3d 480 (Cal. October 04, 2010)
- California Correctional Peace Officers' Ass'n v. State, 115 Cal.Rptr.3d 361 (Cal. App. 1 Dist. August 18, 2010)
- Service Employees Intern. Union, Local 1000 v. Schwarzenegger, 112 Cal.Rptr.3d 52 (Cal.App. 1 Dist. June 11, 2010)
- California Attorneys, Administrative Law Judges and Hearing Officers in State Employment v. Schwarzenegger, 106 Cal.Rptr.3d 702 (Cal.App. 1 Dist. March 19, 2010)
- Scott v. Phoenix Schools, Inc., 96 Cal.Rptr.3d 159 (Cal.App. 3 Dist. June 30, 2009)

Professional Activities & Affiliations

Ms. Seargeant's professional activities and affiliations include:

- *Northern California Super Lawyer* (2013, 2014, 2015)
- *Northern California Rising Star* (2009, 2010, 2011, 2012)
- Member, Executive Committee, State Bar of California, Labor and Employment Law Section
- Member, Education Committee, California Special Districts Association
- Member, Sacramento County Bar Association, Labor and Employment Law Section (Past Chair, Executive Committee, 2010/2011; Vice-Chair 2009/2010; Secretary 2008/2009)
- Member, Labor & Employment Policy Committee, CalChamber
- Adjunct Professor, Employment Law Practicum, University of the Pacific, McGeorge School of Law
- Member, American Bar Association
- Member, California State Bar Association
- Vice President, River City Rowing Club (2009-2010)

Admitted to Practice

- All California State Courts
- United States District Court, Eastern and Northern Districts of California

Academic Background

B.A. University of California, Davis, 1994

J.D. University of the Pacific, McGeorge School of Law, 2006

- *Dean's List, 2004-2005*
- *Earned Specialized Certificate Degree in Advocacy (completing coursework in negotiations, mediation and litigation)*
- *Received State Bar of California Public Service Award, 2004*
- *Externship - Board Agent, Public Employment Relations Board (PERB)*

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 Corri Sarno Alex Hughes	Police Liability, General Liability, Auto, Personnel, Heavy Trial Experience
Ayers & Associates 930 Executive Way Suite 200 Redding, CA 96002 (530) 229-1340	William Ayers	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 Ste 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 Hayden	
Gregory P. Einhorn 48 Hanover Lane, Suite 2 Chico, CA 95973 (530) 898-0228	Gregory P. Einhorn Use for Willows as needed	Employment Law, General Liability, Municipal
Dennis Halsey, Esq. Attorney at Law 9 Highland Circle Chico, CA 95926 (530) 345-1976 Fax: (530) 894-7783	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 Bruce A. Scheidt *	Civil Rights, California Fair Employment and Housing, Tort Claims, California Public Records
Peters, Rush, Habib & McKenna 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	
Justin N. Tierney 1006 Fourth Street, Suite 212 Sacramento, CA 95814	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
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

ADMINISTRATIVE POLICY & PROCEDURE #A-9

Name of Law Firm	Attorneys	Areas of Expertise
Arthofer & Tonkin Law Offices 1314 Oregon Street Redding, CA 96001 (530) 722-9002	Kenneth Arthofer Griffith Tonkin	Public entity, injury, real estate,
Randall Harr 44282 Highway 299 East McArthur, CA 96056 (530) 336-5656 rlh@randallharrlaw.com	Randall Harr	
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 July 27, 2015



**APPROVAL OF NCCSIF DEFENSE ATTORNEY LIST
FOR WORKERS' COMPENSATION**

ACTION ITEM

ISSUE: York Risk Services is recommending the addition of Kurt M. Petersen from D'Andre, Peterson Bobus & Rosenberg to the NCCSIF Defense Attorney Approved List for Workers' Compensation.

RECOMMENDATION: Approve as requested and recommend to the Executive 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. Kurt M. Petersen - D'Andre, Peterson Bobus & Rosenberg Curriculum Vitae
2. Policy and Procedure A-9: Attachment A Defense Attorney List for Workers' Compensation



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ANTHONY NGUYEN · JONATHAN T. TAYLOR · RORY W. HODGSON · CONNIE L. JONES

FIRM INTRODUCTION

Founded in 1970 as the Law Offices of Joseph J. D'Andre, the partnership of D'Andre, Peterson, Bobus & Rosenberg provides a full range of litigation services to clients throughout Northern and Southern California, from offices located in Oakland, San Jose, Sacramento, Los Angeles and Irvine. The partnership specializes in the defense of employers and insurance companies in workers' compensation cases. In addition to handling all aspects of workers' compensation defense and related matters, the firm offers services in subrogation, discrimination, public agency retirement law, workers' compensation fraud and compliance with the Americans With Disabilities Act.

The attorneys with D'Andre, Peterson, Bobus & Rosenberg have more than forty years of successful litigation in workers' compensation issues and are sensitive to the differing needs of self-insured and privately insured companies. Our philosophy is to vigorously represent the interests of our client with emphasis on an expedient, cost-effective resolution and file closures. We believe this is best achieved through interactive dialogue with both the insurer and employer. Recognizing that each case is unique, we work with our client to assess whether a quick resolution or an aggressive defense through trial and post-trial proceedings are appropriate.

Please contact us if we may provide you with further information about our firm and we also welcome you to our website at www.dandrelaw.com. We look forward to working with you.

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FIRM CASE-HANDLING PRINCIPLES

At D'Andre, Peterson, Bobus & Rosenberg, we believe that our clients are best served with an environment of expediency, close cooperation and ongoing communication in our relationship with the claims examiner throughout the litigation process. To achieve this, our attorneys adhere to the following principles of conduct:

- Opening File Review and Detailed Analysis are completed within fifteen days of receipt from the client.
- The completed Opening File Review and Detailed Analysis will incorporate a litigation plan that includes the expected discovery necessary to litigate. Revisions of this litigation plan will take place during the discovery process, usually following depositions and medical/legal evaluations.
- All hearing and deposition reports are completed within three days of appearance.
- All client phone calls are returned on the same day when possible, but no later than 24 hours after receipt of the call.
- Contact is made with claims examiner as far as possible before hearings regarding settlement strategies and authority.
- An active diary system is maintained to ensure progress of the client's file.
- Transfer of files between attorneys is kept to an absolute minimum and only with prior examiner approval.

Unless otherwise instructed, we expect that the claims examiner will perform the following:

- Subpoena records.
- Set up medical evaluations and send out appropriate notices.
- Make assignments to investigator following discussions with attorney regarding merits for same.

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Kurt M. Petersen

Attorney

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- State Bar of California
- U.S. Federal Court Eastern District
- Sacramento County Bar Association

ADMISSIONS

State Bar of California – 2000

EDUCATION

Lincoln Law School of Sacramento, CA, J.D., 1999

California State University of Sacramento, B.A., 1995

Mr. Petersen began his career in the insurance/legal industry as a claims adjuster in 1995. Prior to becoming an attorney, Mr. Petersen was employed by the Sacramento County District Attorney's Office where he conducted misdemeanor prosecution. He was also employed with the Sacramento County Unified School District where he was a substitute and a long-term college preparation teacher.

Since passing the bar in 1999, Mr. Petersen started his career as a civil defense litigation which soon led into workers' compensation defense. Throughout the years, Mr. Petersen has not only become an expert in the field of workers' compensation, but also subrogation issues as well. Since 2003, Mr. Petersen's practice has solely consisted of workers' compensation defense litigation.

Mr. Petersen is a skilled litigator who brings his knowledge of California State Law to bear in order to represent his clients' interests fully. He has obtained many successful outcomes throughout his career.

Since 2009 Mr. Petersen has acted as the managing attorney of the Sacramento branch of the D'Andre firm and has been a Partner with the firm since 2010.

Professional Activities:

Mr. Petersen is an experienced lecturer and has given speeches at a variety of seminars in regard to the California Labor Code and the California Code of Regulations. He has been providing clients with Continuing Education certification, while educating clients on the changes to California's workers' compensation law.

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ADMINISTRATIVE POLICY & PROCEDURE #A-9

ATTACHMENT B

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Matthew Brueckner Law Firm 1007 7 th Street, Mezzanine 107 Sacramento, CA 95814 (916) 448-8816	Matthew Brueckner



PRESENTATION OF WC CLAIMS AUDIT

ACTION ITEM

ISSUE: The Workers' Compensation Claims Audit was conducted by Farley Consulting Services, LLC, in April 2015, with the attached report issued in May. The results meet or exceed the standards for most of the categories, including the critical areas of staffing, reserving, payment accuracy, medical management, and litigation management.

Two areas were cited for improvement: initial employee contact and diary follow up. The diary issue was mainly confined to mid-2012 to late 2013, and, with the possible exception of a subrogation recovery, did not create observable delays in claims management. The initial employee contact continues to be an issue that is likely a combination of need for better documentation and time management upon receiving a first report.

RECOMMENDATION: Review, accept and file.

FISCAL IMPACT: None, but will increase budget for future years. Budgeted \$7,350 cost of \$10,500.

BACKGROUND: Every even year NCCSIF conducts an audit of member Workers' Compensation claims to ensure they are being managed according to NCCSIF and CSAC-EIA standards and best practices. This year the audit was delayed until early 2015 since CSAC-EIA conducted their bi-annual audit in October 2014. Farley Consulting was selected based on their response to a Request For Proposals. The last three audits were conducted by North Bay Associates through CSAC-EIA.

ATTACHMENT(S): NCCSIF Workers' Compensation Claims Audit Report as of May 2015



May 5, 2015

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

by e-mail: mbeverly@alliant.com

**Northern California Cities Self-Insurance Fund (NCCSIF)
Workers' Compensation Claims Audit – 2015**

Dear Mr. Beverly:

Enclosed is the draft report of the recent audit of workers' compensation claims for the Northern California Cities Self-Insurance Fund (NCCSIF). Please review this document and contact me to discuss any changes NCCSIF or you feel are necessary prior to submission of the final report.

Thank you for allowing FCS to assist NCCSIF with this important project.

Sincerely,

A handwritten signature in black ink that reads "Tim Farley". The signature is written in a cursive, flowing style.

Timothy P. Farley, CPCU
President

Encl.

Workers' Compensation Claims Audit 2015

for

Northern California Cities Self-Insurance Fund (NCCSIF)



May 5, 2015



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An Independent Claims Management
Consulting Firm



May 5, 2015

Alliant Insurance Services
1792 Tribute Road, Suite 450
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Attn: Mr. Marcus Beverly
by email: mbeverly@alliant.com

Northern California Cities Self-Insurance Fund (NCCSIF) Workers' Compensation Claims Audit – 2015

This report summarizes the results of an audit of workers' compensation claims for the Northern California Cities Self-Insurance Fund (NCCSIF). Farley Consulting Services (FCS) reviewed 125 claims via access to the claims management information system of York Risk Services Group (York) in Roseville, California. The audit sample breakdown is:

- 90 open indemnity claims
- 10 closed indemnity claims
- 25 medical only claims

The review was conducted April 8 through April 23, 2015. FCS's primary contact at York throughout the audit process was Mr. Ben Burg. An exit discussion of audit findings was conducted via teleconference with Mr. Burg, Ms. Doriene Zumwalt, and Mr. Jeff Ponta of York on April 24, 2015.

York provided written responses to the exit meeting on April 24 and April 27. York's comments were considered when preparing this report.

FCS appreciates the opportunity to complete this important project for NCCSIF.

Respectfully submitted,

FARLEY CONSULTING SERVICES

by _____
Timothy P. Farley, CPCU
President

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Appendix

File Audit Lists

I. Executive Summary

FCS's review of 125 workers' compensation claims for NCCSIF finds that York is providing competent claims administration services. Notable deficiencies are identified in the areas of diary maintenance and timely initial contact of the employee, but York's overall performance meets or exceeds industry standards for the administration of municipal pooling entities.

FCS makes the following observations and recommendations based on the review:

1. York is adequately staffed to handle NCCSIF claims. Five indemnity examiners and two medical only/future medical only examiners are assigned to the NCCSIF account. Caseloads for all but one of the York personnel are below the recommended maximum. Exhibit 1 on page 4 displays the organizational structure of York staff assigned to the NCCSIF account.
2. Case reserves are accurate. Two claims require reserve adjustment. Those claims are discussed in Exhibit 2 on page 6.
3. The audit identified no inaccurately calculated disability benefit rates. No payment accuracy deficiencies are identified.
Many member employees qualify for *Labor Code 4850* benefits. Those benefits are consistently calculated accurately and were disbursed timely.
4. Investigation is thorough on all the claims reviewed, but the initial contact of the employee was absent or late on seven of the claims reviewed. Those claims are listed on page 7.
5. Fourteen claims reviewed involve subrogation pursuit. York is aggressively pursuing the responsible party on all but two of these claims. The deficient claims are discussed on page 7.
6. Cost containment is effective. Medical bill review efforts by WellComp resulted in a net savings of 65.5% of the original amount billed for the one-year period 4/1/14-3/31/15. Other similar entities experience average net savings of 62%. A breakdown of these figures is charted on page 8.
7. Medical management is effective. York retains nurse case manager vendors and utilization review (UR) vendors only when these mitigating activities cannot be provided by the York examiner. The audit confirms that these key components of medical management are competently performed.
8. Thirty-six (36%) of the 100 indemnity claims reviewed involve some element of litigation. Litigation management is effective. Status updates from defense counsel are timely. Referrals to defense counsel are also timely. One claim, discussed on page 9, exhibits deficiencies.

9. York is not consistently maintaining timely diary. Six of the claims reviewed exhibit excessive gaps in daily claims administration activity. Those claims are listed and discussed in Exhibit 3 on page 10.
10. All material reviewed for this audit was obtained via access to York's Claims Connect information system. That system is accurately recording daily claim administration information, including financial data, daily examiner activity notes, medical documentation, and legal correspondence on all but four claims. Those claims are discussed in Exhibit 4 on page 11.
11. Supervisory activity is consistently documented to the information system. No claim administration supervision deficiencies are identified.
12. Seventeen of the claims reviewed qualify for reporting to excess insurers. All of these qualifying claims were reported to the excess provider timely. No deficiencies are identified.

These and other elements of the study are discussed in more detail in the remainder of this report.

Draft

II. Audit Results

A. Background

NCCSIF seeks a comprehensive audit of its workers' compensation claims currently administered by York to ensure effective claims administration and adherence to California workers' compensation statutory guidelines.

FCS reviewed 125 claims remotely via access to the York Claims Connect information system.

York provided a list of all open and closed claims in Excel format. FCS chose the audit sample from that list.

An exit discussion of audit findings was conducted with York staff on 4/24/15. York issued written responses to those findings on 4/24/15 and 4/27/15. Those responses were considered when preparing this report.

B. Claims Handling Analysis

This section of the report discusses specific elements of workers' compensation claims handling. Recommendations for improvement are incorporated into the discussion of each element.

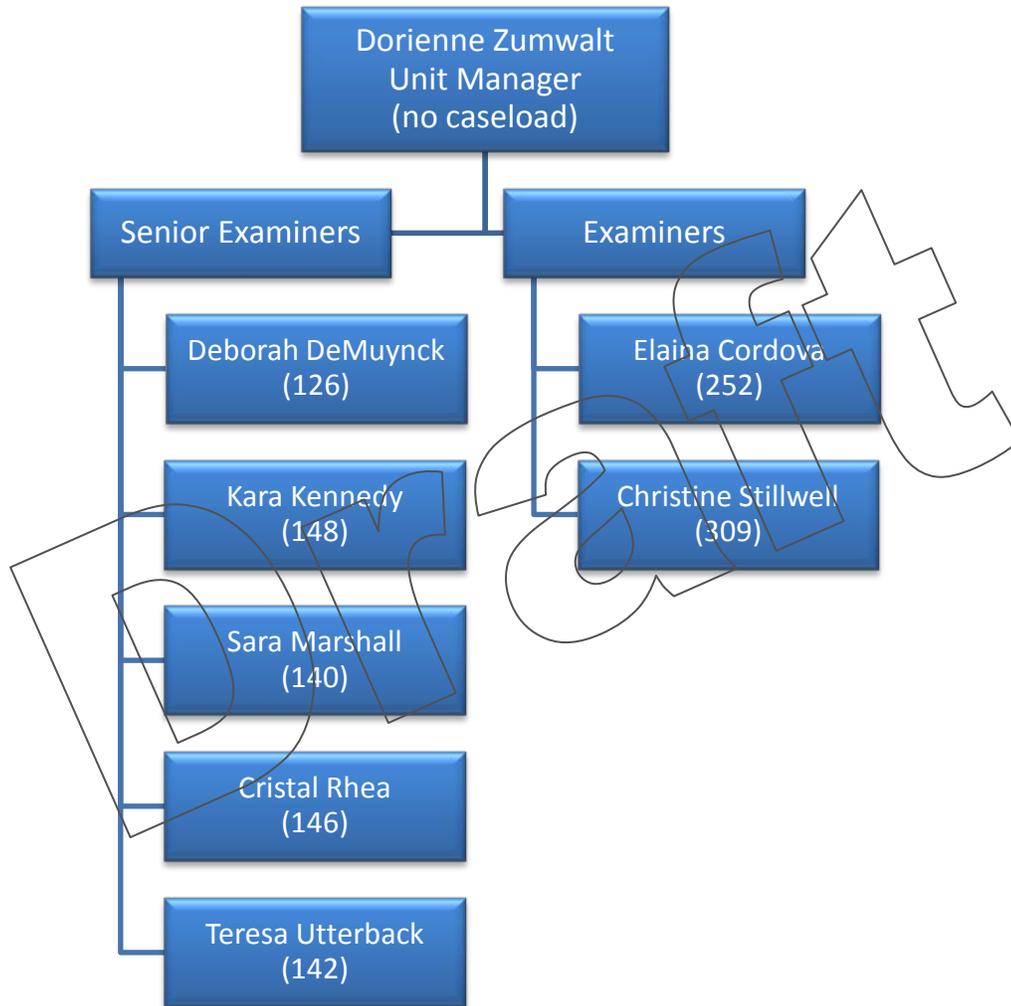
1. Staffing/Caseloads

York is adequately staffed to administer NCCSIF claims. Exhibit 1 displays the current organizational structure of York claims handling staff assigned to the NCCSIF account.

Total open caseloads are listed below the name.

Exhibit 1 reflects that all but one of the examiners have caseloads below the recommended maximum of 175 for indemnity and 300 for future medical/medical only. Ms. Christine Stillwell's future medical/medical only caseload of 309 slightly exceeds the recommended maximum.

Exhibit 1 – Claims Handling Personnel/Caseloads Analysis, York



2. Accuracy of Case Reserves

NCCSIF claim reserves should anticipate the ultimate probable cost and should be based on:

- Information contained in Form 5020 (Employer's Report of Occupational Injury or Illness)
- Information contained in Form 5021 (Physician's First Report of Injury or Illness)
- Anticipated temporary disability (TD) benefits
- Anticipated medical costs
- Employee's wage information
- Anticipated vocational rehabilitation (VR)/Supplemental Job Displacement Benefits (SJDB)
- Anticipated permanent disability (PD) benefits
- Consideration of *Labor Code 4850* benefits
- Life expectancy and average annual medical costs for future medical claims

York is considering these and other factors and is accurately establishing reserves on most claims. Two claims requiring adjustment are discussed in Exhibit 2.

3. Payments/Benefit Calculation Accuracy

The audit evaluated the following key elements of claim payments activity:

- The accuracy of York's calculation of permanent disability and temporary disability rates.
- The timeliness of the distribution of temporary disability and permanent disability payments.
- Confirmation that payments and settlements did not exceed the individual examiner's or York's settlement authority levels.
- The identification and timely payment of penalties.
- The identification and accurate application of vocational rehabilitation voucher/payment benefits.

York is accurately calculating temporary disability and permanent disability benefit rates on all claims reviewed. No payment calculation or distribution deficiencies are identified.

Exhibit 2 – Reserve Analysis, NCCSIF

Claim No.	Current Outstanding Reserve	Recommended Outstanding Reserve*	Comments
NCWA-556487 Elk Grove	\$70,470 (permanent disability)	\$40,000 (permanent disability)	The employee, a police officer, sustained back and leg injuries. The most recent claims management review (CMR) indicates that 21% permanent disability is anticipated. That anticipated amount is reasonable. The current reserve seems excessive given the anticipated rating.
NCWA-356527 Elk Grove	\$0 (indemnity) \$2,402 (medical)	\$5,000 (indemnity) \$5,000 (medical)	The employee is represented by counsel, and an application for adjudication of claim has been presented.

* Reserve recommendations are based on the review of files for similar municipal pooling entities in California.

DRAFT

4. Quality of Investigation

Proper investigation for NCCSIF workers' compensation claims includes:

- Making prompt contact with the injured employee, the treating physician, and the employee's direct supervisor (3-point contact).
- Verifying the injury is work related.
- Securing injury history (indexing) to determine potential for apportionment.
- Canvassing for possible witnesses to the industrial accident.
- Obtaining recorded or written statements regarding the incident from injured employees or witnesses when possible.
- Follow-up contact with medical providers to gain a clear understanding of the severity of the injury and the anticipated duration of disability.
- Obtaining accurate, wage information from the employer.
- Obtaining police accident reports when the industrial injury is the result of a traffic accident.
- Obtaining updated wage information to accurately calculate benefits.
- Identifying claims with rehabilitation potential and effectively monitoring rehabilitation progress.

York is conducting thorough investigation on NCCSIF claims, but the initial contact of the employee is late or absent on seven claims. Those claims are:

- NCWA-556357
- NCWA-556434
- NCWA-556477
- NCWA-556138
- NCWA-556429
- NCWA-556543
- NCWA-556323

5. Subrogation

Fourteen of the claims reviewed involve situations where the NCCSIF member may recover funds expended for benefits from another responsible party. Two of these claims lack aggressive pursuit of the responsible party. Those claims are:

- NCWA-556398; This City of Folsom employee was injured in a motor vehicle accident. The responsible party was identified in October 2014. No attempt to notify the responsible party is evident until 4/14/15.
- NCWA-556295; This City of Oroville employee, a police officer, was involved in a motor vehicle accident. Subrogation counsel was retained for assistance. Claim documentation reveals no status reports from counsel on subrogation activities.

6. Cost Containment

Thorough scrutiny of all medical bills to identify charges not in compliance with California's fee schedule and charges or treatments that are not work related is a vital element of a fiscally responsible workers' compensation program. A complacent cost containment policy can result in thousands of dollars in unnecessary payments on a single claim. Multiplied by a substantial claim volume, this faulty policy can change a cost-effective program into a matter of great fiscal concern.

Bill review activity is performed by WellComp, a York affiliate. The table below documents the results of WellComp's fee schedule compliance efforts. NCCSIF's annual 65.5% net savings is comparable to the 62% net savings experienced by similar entities.

NCCSIF Fee Schedule Savings – WellComp 4/1/14-3/31/15

A	Number of bills processed	8,450
B	Original amount billed	\$6,429,942
C	Amount paid	\$2,127,944
D	Gross savings (B) – (C)	\$4,301,998
E	Cost saving fees	\$93,318
F	Net savings (D) – (E)	\$4,208,680 or 65.5% of original amount billed (B)

7. Return-to-Work Policy

Any success in implementing a return-to-work program relies significantly on the individual member's ability to accommodate work restrictions.

Claim administration material consistently documents York's attempt to communicate work restrictions to the member site representative. The material also consistently document job analyses instrumental in assisting in the evaluation of the injured employee's ability to perform specific tasks.

8. Medical Management

York is complying with industry standards for medical management. WellComp also facilitates this cost mitigating service. Medical management review confirms the following:

- Outside nurse case management vendors were utilized at appropriate times. The fees charged by these vendors are similar to fees for nurse case management vendors for similar programs.
- The timeliness of payments/objections to medical bills is evident in all of the claims where medical bill processing is an issue.
- Utilization Review is evident when necessary.

9. Litigation Management

This category seeks to verify:

- That defense attorneys and the employee's attorney are responded to timely.
- That defense counsel fees are within industry averages.
- That claim examiners are performing routine activities and not assigning defense counsel to perform tasks that the examiner should be performing.

Thirty-six of the 100 indemnity claims (36%) reviewed involve some degree of litigation. York is effectively managing litigation on the files reviewed. This is based on the following key findings:

- Referrals to defense counsel are timely in all instances. NCCSIF is bound by statutory requirements for filing answers to applications for adjudication of claims. The referrals also clearly set forth the facts of the claim and communicate the expectation of counsel. These expectations include submission of a proposed budget and plan of action.
- Communication between the York examiner and the assigned defense counsel is timely and thorough.
- Litigation expense rates are within the industry average for the handling of public entity claims.

One claim exhibits deficiencies:

- NCWA-556295 (City of Oroville). This claim was also discussed under the Subrogation section of this report. Subrogation counsel has not provided timely updated status reports.

10. Diary/Case Closure

Active, unresolved claims require some adjusting activity every 45 days. Resolved claims for which the only remaining issue is the processing of medical benefits should be reviewed at least every 180 days. York is not consistently complying with these standards. Six claims exhibit deficiencies. The audit notes that nearly all of these deficiencies occurred during the same period (mid-2012 to late 2013 with a few gaps extending as late as early 2015). Exhibit 3 lists and discusses those claims.

11. Documentation and Risk Management Information System (RMIS) Clarity

All material reviewed for this project was accessed remotely using the York Claims Connect system. That system is efficiently recording routine claims administration activity such as reserve/payment data, daily examiner activity notes, medical documentation, and state-required form documentation on most claims. Still, five claims exhibit deficiencies. Exhibit 4 discusses those claims.

Exhibit 3 – NCCSIF Diary Maintenance Analysis

Claim Number	Discussion
NCWA-294889 (City of Folsom)	Claim documentation reveals no claims handling activity between 4/28/12 and 2/13/15.
NCWA-77901 (City of Marysville)	Claim documentation reveals no claims handling activity between 4/28/12 and 11/7/13.
NCWA-481333 (City of Paradise)	Claim documentation reveals no claims handling activity between 4/28/12 and 11/8/13.
NCWA-554872 (City of Folsom)	Claim activity notes indicate this claim was resolved by compromise and release (C&R) in November 2014. It is unclear why the claim is still listed as open.
NCWA-555983 (City of Rio Vista)	Claim documentation reveals no claims handling activity between 11/7/13 and 2/9/15.
NCWA-556408 (City of Rocklin)	No updated claims management review (CMR) has been completed since 9/22/14

DRAFT

Exhibit 4 – NCCSIF Claim Documentation Analysis

Claim No.	Comments
NCWA-556357 (City of Willows)	Claim documentation establishes the date of York's receipt of the claim as 8/7/14, but claim activity notes document receipt of the 5021 report on 5/19/14.
NCWA-41165 (City of Corning)	The most recent CMR lists an incorrect age for the claimant.
NCWA-556432 (City of Yuba City)	This claim is on the indemnity list. The claim is a medical only claim.
NCWA-556422 (City of Elk Grove)	This claim is listed as indemnity. There is no indication that indemnity benefits was ever a concern. The claim was closed in November. \$222 in medical costs was incurred.
NCWA-556221 (City of Dixon)	This claim was closed in November. There is no documentation confirming the rationale for claim closure.

DRAFT

12. Supervision

All claims reviewed exhibit timely, instructive input from the York supervisor. No supervisory deficiencies are identified.

13. Excess Notification

Seventeen of the claims reviewed meet excess reporting requirements. Notification to NCCSIF's excess provider was made timely in all instances. Follow-up reports are also timely.

Draft

Appendix File Audit Lists

Draft

Open Claims Files

Claim No.	Claim No.	Claim No.	Claim No.
1. NCWA-138421	24. NCWA-550445	47. NCWA-556323	70. NCWA-556525
2. NCWA-13869	25. NCWA-550504	48. NCWA-556331	71. NCWA-556526
3. NCWA-140139	26. NCWA-550647	49. NCWA-556335	72. NCWA-556527
4. NCWA-14294	27. NCWA-551810	50. NCWA-556336	73. NCWA-556529
5. NCWA-159055	28. NCWA-551919	51. NCWA-556354	74. NCWA-556535
6. NCWA-232193	29. NCWA-554687	52. NCWA-556357	75. NCWA-556536
7. NCWA-294889	30. NCWA-554872	53. NCWA-556373	76. NCWA-556538
8. NCWA-31330	31. NCWA-554947	54. NCWA-556379	77. NCWA-556539
9. NCWA-357187	32. NCWA-555495	55. NCWA-556380	78. NCWA-556543
10. NCWA-374501	33. NCWA-555636	56. NCWA-556398	79. NCWA-556547
11. NCWA-387542	34. NCWA-555646	57. NCWA-556408	80. NCWA-57892
12. NCWA-41165	35. NCWA-555833	58. NCWA-556424	81. NCWA-58026
13. NCWA-41379	36. NCWA-555954	59. NCWA-556429	82. NCWA-60665
14. NCWA-481067	37. NCWA-555971	60. NCWA-556432	83. NCWA-60737
15. NCWA-481333	38. NCWA-555983	61. NCWA-556434	84. NCWA-61954
16. NCWA-49092	39. NCWA-555987	62. NCWA-556436	85. NCWA-62128
17. NCWA-503312	40. NCWA-556000	63. NCWA-556442	86. NCWA-69944
18. NCWA-52541	41. NCWA-556138	64. NCWA-556453	87. NCWA-72566
19. NCWA-526971	42. NCWA-556234	65. NCWA-556477	88. NCWA-77901
20. NCWA-527637	43. NCWA-556243	66. NCWA-556486	89. NCWA-79871
21. NCWA-533053	44. NCWA-556254	67. NCWA-556487	90. NCWA-83133
22. NCWA-538076	45. NCWA-556295	68. NCWA-556490	
23. NCWA-550411	46. NCWA-556310	69. NCWA-556521	

Closed Indemnity Claims Files

Claim No.	Claim No.	Claim No.
1. NCWA-555569	5. NCWA-556297	9. NCWA-556404
2. NCWA-555686	6. NCWA-556308	10. NCWA-556525
3. NCWA-556009	7. NCWA-556352	
4. NCWA-556221	8. NCWA-556368	

Medical Only Claims Files

Claim No.	Claim No.	Claim No.
1. NCWA-556478	10. NCWA-556532	19. NCWA-556557
2. NCWA-556489	11. NCWA-556534	20. NCWA-556558
3. NCWA-556505	12. NCWA-556540	21. NCWA-556560
4. NCWA-556506	13. NCWA-556544	22. NCWA-556562
5. NCWA-556512	14. NCWA-556549	23. NCWA-556564
6. NCWA-556518	15. NCWA-556551	24. NCWA-556566
7. NCWA-556524	16. NCWA-556552	25. NCWA-556569
8. NCWA-556528	17. NCWA-556553	
9. NCWA-556531	18. NCWA-556555	



YORK RISK SERVICES RESPONSE TO WC CLAIMS AUDIT

ACTION ITEM

ISSUE: York Risk Services provides the attached response to the 2015 Workers' Compensation Claims Audit conducted by Tim Farley and will be present at the meeting to discuss the results with the Committee. Overall York is in agreement with the findings and notes improvement in key areas since the audit performed by CSCA-EIA in October 2014.

RECOMMENDATION: Review, accept and file response.

FISCAL IMPACT: None.

BACKGROUND: Every even year NCCSIF conducts an audit of member Workers' Compensation claims to ensure they are being managed according to NCCSIF and CSAC-EIA standards and best practices. The auditor provides feedback to the claims administrator, York Risk Services, throughout the process and York provides a response to any areas that may need improvement.

ATTACHMENT(S): York Risk Services Letter dated June 19, 2015



June 19, 2015

Marcus Beverly
Alliant Insurance Services Inc
1792 Tribute Rd., #450
Sacramento, CA 95815

Re: Response to Audit Results for NCCSIF – Farley Consulting Services

Dear Mr. Beverly,

This letter is in response to Tim Farley’s audit report dated May 5, 2015 for NCCSIF. Mr. Farley did not provide a traditional “score”, however largely his comments were positive and overall, we are pleased with the audit.

Mr. Farley recommended improvement in a two areas and our response to those recommendations are outlined below.

Prompt Contact with Employee

We are in agreement that prompt contact with employees is critical. We abide by the CSAC-EIA guidelines for NCCSIF claims wherein contact is to be made within 3 days of receipt of the claim. As this was also identified in the CSAC audit at the end of last year, I have to believe we still need to make improvements, which I think we have. Roughly, by my calculations, on the CSAC audit we were at about 67% for timely contacts whereas on this audit, we were in the 90 percentile. However, we continue to work on improving. We have solidified our staff and currently have highly experienced examiners. Additionally, I am focusing on initial contacts when doing supervisor reviews. We continue to stress the importance of timely contacts at staff meetings and on individual basis.

Diary

Similar to the first issue, the issue of Diary was brought up in both this audit and the previous one. Even though identified as an area in need of improvement, there is definite improvement in this audit as compared to earlier audits. We continue to work on improving our use of the diaries. With the stabilization of the staff and clients, we will be able to greatly improve in this category.

Those were the two issues that I took away as being in need of improvement and we are committed to continue to improve in these categories.

Along with the areas for improvement, Mr. Farley pointed out many areas wherein we are achieving positive results:

- Case Reserving: Finding of “accurate” with only 2 files in need of reserve adjustment.
- Benefits provided at correct rate: No errors found
- Subrogation recovery: The auditor felt we are aggressively pursuing recovery on all but 2 files
- Medical Cost Containment: He found our cost containment reflecting a greater savings than other agencies.
- Excess: All excess reportable and/or recoverable have been handled timely and appropriately.

During this audit process Tim Farley reviewed a total of 125 files on the NCCSIF program. We are pleased that of the 12 categories discussed in his audit findings, only 2 of those categories were identified as in need of improvement. We have recently added two strong returning examiners to the NCCSIF account to insure ongoing improvement and NCCSIF’s satisfaction with the services being provided. We continue to be excited to be your partner, administering the workers compensation benefits for your injured employees.

Please let us know if you need additional information or further clarification.

Sincerely,

Ben Burg
Unit Manager

cc: Jeff Ponta
Dori Zumwalt



Agenda Item H.4.

2015 LIABILITY CLAIMS AUDIT

ACTION ITEM

ISSUE: This year NCCSIF is scheduled to conduct a liability claims audit. The Program Administrators have requested a proposal from Risk Management Services, the firm that has conducted the last three audits, for consistency and due to lack of competing firms.

RECOMMENDATION: Approve Ken Maiolini from Risk Management Services as the 2015 Liability Claims Auditor.

FISCAL IMPACT: None, but will increase budget for future years. Budgeted \$5,000 and proposal is for \$5,950.

BACKGROUND: Every odd year NCCSIF has a Liability Claims Audit completed. The prior Liability Claims Audits were conducted by Risk Management Services in November of 2009, January 2012, and November 2013.

ATTACHMENT(S): Proposal from Risk Management Services

**NORTHERN CALIFORNIA CITIES SELF
INSURANCE FUND
(NCCSIF)**

**REQUEST FOR PROPOSAL LIABILITY AND
PROPERTY PROGRAM CLAIMS AUDIT**

Submitted by:
Kenneth R. Maiolini, ARM-P
Risk Management Services
8000 Old Redwood Highway
Cotati, CA 94931
Email: claims@rmscotati.com
(707) 792-4980 ph
(707) 792-4988 fax
September 1, 2015

CLAIMS AUDITING PHILOSOPHY

RMS takes a diverse approach to claims audits because of its background and experience, and its belief that such an approach provides the most meaningful results for its clients.

In addition to reviewing files according to Generally Accepted Claims Handling Standards (GACHS) for addressing file management, timely investigation, adequacy of reserves, liability and damage analysis, litigation management, compliance to excess requirements and timely settlement negotiations, RMS attempts to also focus on other areas that are both helpful to the client and, if applicable, the insuring entity. RMS additionally addresses CAJPA credentialing criteria.

Because of its “hands on” claims activities, risk and loss consulting efforts, and role as a primary/excess TPA, RMS brings some unique perspectives to a claims audit. We are sensitive to the client’s need to get more out of an audit than having someone upset their files for a few days. With that in mind, we examine, in the course of the audit, areas that can improve the client’s claims handling system, trends that raise risk management issues, areas of risk transfer as it pertains to contractors, effectiveness of the insured’s TPA or in-house claims unit, comparisons of how client’s settlements compare to similar entities, suggestions on experts that may provide benefit to the defense, and assistance with politically sensitive situations.

In addition to the hard copy audit, RMS tries to do more than the traditional exit interview with the client. As logistics will allow, we attempt to speak with the client prior to the audit to check on any unusual situations or problems, and to generally discover what the client would like to accomplish in the audit.

In determining the claims sample to be audited, RMS pays close attention to the obvious indicators such as claim type, high reserves, high defense costs, etc. However, to get a feel for how claims are analyzed and handled, we also focus on recently filed claims, selected claims with no reserve, claims settling for low resolution value and claims with similar allegations having valid values. This allows us to determine trends in the claims handling that may be a positive or adverse factor to our client.

Overall, we approach audits with a constructive and friendly attitude and provide an individualized report on each entity; we do not utilize boilerplate reporting formats. Lastly, we feel a client should finish the process with a positive feeling, having obtained new knowledge that will assist in effective handling of their claims.

PERSONNEL INFORMATION

Kenneth R. Maiolini, ARM-P

Mr. Maiolini has over 30 years experience in handling of claims for both public and private clients. The last 25 years have been devoted to working with public entities in the area of claims administration, auditing and loss consulting. Mr. Maiolini has served as principle auditor in over 200 public entity claims audits.

Jerry Bowen, AIC

Mr. Bowen has over 15 years of experience in handling the administration and setup of audits. Mr. Bowen is very experienced in working with claims databases and reviewing of loss information in preparation of the audit.

SCOPE OF WORK

- Review of a maximum of 65 open claims (this would include all 20 open claims with a total incurred of \$50K or greater) and 20 closed claims files. The review will evaluate areas of investigation, reserving, litigation management, attorney handling, liability and damage evaluation, file management and negotiation practices.
- Review of the overall claims process to include, but not limited to, internal controls, electronic data systems, payment and approval procedures and Member reporting.

RMS will require a current open and closed loss run of claims. Unless otherwise instructed by NCCSIF, claims to be reviewed would be selected from those loss runs.

Files for review will be selected by a cross-section of case type, severity, reserves/payments and department.

The selected files will be reviewed and documented on RMS's Profile Audit Review Form (**EXHIBIT A**).

REFERENCES

Giovanna Pratt
Keenan and Associates
(310) 212 – 0363 ext. 3755
(4 years – Auditing)

Martin Brady
Executive Director
Schools Insurance Authority
(916) 364-1281 ext. 224
(10 years – Auditing, Claims Consulting)

Michael Fleming
Chief Executive Officer
CSAC-Excess Insurance Authority
(916) 631-7363
(20 years – Claims Administrator, Auditing and Risk Management)

Jim Sessions
Risk Manager
County of Riverside
(951) 955-3511
(16 years – Claims Administrator, Auditing)

INSURANCE INFORMATION

Professional Liability E&O \$2M limit/\$5K deductible	U.S. Risk Underwriters, Inc.
General Liability \$1M limit	Farmers Insurance Co.
Non-Owned and Hired Auto \$1M limit	Farmers Insurance Co.
Workers' Compensation Complies with statutory requirements	Farmers Insurance Co.

Evidence of Coverage will be provided upon request.

TIME SCHEDULE AND COST OF SERVICES

The audit of the NCCSIF claim files would be set for two and a half (2 1/2) days. The timeline set in the Request for Proposal will be met, with completion of a draft audit reprint on or before December 23, 2015.

Additionally, a pre-audit interview with NCCSIF and a presentation, if requested, to the appropriate NCCSIF Committee or Board would be included.

COSTS – The cost of services is all inclusive of the audit, presentation and expenses. The fee to perform the audit is proposed at \$5,945.00

EXHIBIT A

**PROFILE AUDIT
REVIEW FORM**

ENTITY REVIEWED	
REVIEW DATE	REVIEWED BY
FILE NAME	
FILE NUMBER	

FILE STATUS	DATE OF LOSS	CLAIM DATE	REJECTION DATE
LAWSUIT DATE	CLOSED DATE	TYPE OF LOSS	LIMITS(X1000)/POLICY YEAR

CASE DESCRIPTION

LIABILITY Liability review attempts to determine, through file information, degree of liability. If no information in file, the undetermined box is checked indicating a deficiency in this area.

CLEAR
 PROBABLE
 QUESTIONABLE
 DOUBTFUL
 UNDETERMINED
 N/A

Audit reviews the current reserves and paid amounts - if adjustments are needed, they are indicated in the recommended reserves section. Additional comments would be noted in the "Reserving" section below.

<u>CURRENT RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS	LOSS	LOSS
EXPENSE	EXPENSE	EXPENSE

RATING GUIDE: 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING	<u>INVESTIGATION</u> Review examines the investigation process - request for information, interviews, photos, obtaining and preserving evidence, timeliness, pro-active approach, and thoroughness of the investigation are evaluated.
RATING	<u>RESERVING</u> Review examines the timeliness and basis for file reserves. The areas of indemnity and expense are examined as to past and future costs. Litigation expenses are evaluated in respect to other factors (liability, damages, etc.).
RATING	<u>LITIGATION MANAGEMENT/ATTORNEY HANDLING</u> Review examines the management of defense counsel and individual attorney performance. Areas such as timely assignment, reporting, case handling, and litigation strategy are reviewed.
RATING	<u>LIABILITY/DAMAGE EVALUATION</u> Review examines basis for determining if liability exists and to what degree. Also file information on damages is reviewed, as well as, the analysis of the damage components.
RATING	<u>FILE MANAGEMENT</u> This area includes physical file management, statutory management, risk transfer, diary, excess reporting, and overall file coordination/handling.
RATING	<u>TIMELY NEGOTIATIONS</u> Review examines settlement practices and file resolution through the use of negotiations. Proactive use of informal negotiations and voluntary mediations are examined.

COMMENTS

N/A = NOT APPLICABLE WHEN INDICATED



Agenda Item H.5.

SERVICE PROVIDER PERFORMANCE EVALUATION SURVEY

ACTION ITEM

ISSUE: NCCSIF Policy and Procedure A-2, Service Provider Performance Evaluation, states that every odd-numbered year the Board of Directors (at the October Board meeting) is asked if an evaluation should be performed. If approved, all Board and Committee members will evaluate the services of the primary Service Providers by the following Spring. If the Board of Directors determines that the Performance Evaluation is not needed, then the Executive Committee will assume responsibility for Service Provider feedback.

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.

RECOMMENDATION: Present to Board for approval of evaluations per P&P A-2.

FISCAL IMPACT: None.

BACKGROUND: NCCSIF Policy and Procedure A-2, Service Provider Performance Evaluation, was first effective on May 26, 1989. The policy has been revised five times, with the last revision on October 10, 2013.

ATTACHMENT(S):

1. Policy and Procedure A-99, Service Provider Performance Evaluation with tracked changes
2. Survey Results from October 2013



ADMINISTRATIVE POLICY AND PROCEDURE #A-2

SUBJECT: SERVICE PROVIDER PERFORMANCE EVALUATION

Policy Statement:

It shall be the policy of the Northern California Cities Self Insurance Fund every odd numbered year to ask the Board of Directors, at the October Board Meeting, if a Service Provider Performance Evaluation should be performed, with all Board and Committee members to evaluate the services of the primary Service Providers the following Spring.

If the Board determines that the Performance Evaluation is not needed, then the Executive Committee will assume responsibility for Service Provider feedback.

Procedure:

1. The bi-annual Service Provider performance evaluation shall take place bi-annually, in the Spring, prior to the anniversary date of the Service Provider's contract regardless of the duration of the contract.
2. An evaluation form provides for the review of the performance of the Service Provider. An evaluation form for the following Service Providers is attached:
 - a. Third Party Claims Administrators
 - b. Safety & Risk Control Services
 - c. Program Administrator
3. A copy of the evaluation form shall be sent to each Board and Committee member.
4. The evaluation may be conducted on-line, via the NCCSIF website (nccsif.org) or by printing, completing the form and return per the instructions on the form either to the Program Administrator or to the president of NCCSIF.
5. The evaluation may be anonymous.
6. The results of the evaluation will be reviewed by the Executive Committee and shall be made available to the Board of Directors.
7. The Service Provider shall be made aware of the overall results and shall be provided with an opportunity to respond to specific deficiencies, with the said response being forwarded to the president of NCCSIF.

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

Effective Date: May 26, 1989
First Revision Date: June 20, 2008
Second Revision Date: June 26, 2009
Third Revision Date: December 15, 2010
Fourth Revision Date: October 13, 2011
Fifth Revision Date: October 10, 2013
Sixth Revision Date: September 24, 2015

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

PURPOSE:

This survey provides the member an opportunity to evaluate the level of service, communication, professionalism, and responsiveness of service providers listed below. All responses are confidential. Your candid response is greatly appreciated and will help us ensure you receive excellent service. To take the survey on the nccsif.org website, click on the **Begin Survey** button or you may elect to take the survey by printing a copy and completing the same.

Alliant Insurance Services

Brokerage Risk Management and Program Administration

York Risk Services Group, Inc.

Third Party Claims Administrators

Bickmore

Safety and Risk Control Services

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

This page refers to your interactions with Alliant Insurance Services. Choose the answer that best describes your experience working with Alliant Insurance Services. If you cannot rate an item, or it is not applicable, please select N/A.

Alliant Insurance Services

The broker/administrator for NCCSIF, providing services including administration support for the NCCSIF Board of Directors, NCCSIF Executive Committee, NCCSIF Risk Management Committee, administrative services for self-insurance programs, consultative support for NCCSIF Members on insurance issues, and broker services for purchasing insurance.

	WELL BELOW/ DOES NOT MEET EXPECTATIONS	FAIR/ BELOW EXPECTATIONS	GOOD/ MEETS EXPECTATIONS	VERY GOOD/ ABOVE EXPECTATIONS	N/A DON'T HAVE SUFFICIENT EXPERIENCE TO EVALUATE
1. RESPONDS PROMPTLY TO INQUIRIES AND REQUESTS	_____	_____	_____	_____	_____
2. MAINTAINS CONTACT AND KEEPS MEMBER APPRISED ON ALL IMPORTANT AND PERTINENT MATTERS	_____	_____	_____	_____	_____
3. PROVIDES HIGH QUALITY ADVICE AND ASSISTANCE	_____	_____	_____	_____	_____
4. COMMUNICATES WELL BOTH ORALLY AND IN WRITING	_____	_____	_____	_____	_____
5. HANDLES ALL INTERACTIONS IN A PROFESSIONAL MANNER	_____	_____	_____	_____	_____
6. ACCOMPLISHES GOALS AND OBJECTIVES AND ALSO PROVIDES ADDITIONAL VALUE	_____	_____	_____	_____	_____
7. OVERALL LEVEL OF SATISFACTION	_____	_____	_____	_____	_____

COMMENTS/SUGGESTIONS: _____

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

This page refers to your interactions with York Risk Services Group, Inc., the Third Party Claims Administrator. Choose the answer that best describes your experience working with York Risk Services Group, Inc. as the third party administrator. If you cannot rate an item, or it is not applicable, please select N/A.

York Risk Services Group, Inc. – Third Party Liability Claims Administrator

The third party claims administrator for NCCSIF providing comprehensive and appropriate claims adjusting and claims administration services for all liability and claims reported by NCCSIF or its members.

	WELL BELOW/ DOES NOT MEET EXPECTATIONS	FAIR/ BELOW EXPECTATIONS	GOOD/ MEETS EXPECTATIONS	VERY GOOD/ ABOVE EXPECTATIONS	N/A DON'T HAVE SUFFICIENT EXPERIENCE TO EVALUATE
1. CONTROL THE CLAIMS HANDLING PROCESS WELL	_____	_____	_____	_____	_____
2. LOOKS OUT FOR THE CITY'S BEST INTEREST	=====	=====	=====	=====	=====
3. ARE EMPLOYEE/PUBLIC COMPLAINTS CONCERNING THE PROVIDER'S SERVICE HELD TO A MINIMUM	=====	=====	=====	=====	=====
4. 2. ARE THE RESERVES PLACED SET ON CLAIMS WITHIN WHAT YOU CONSIDER TO BE REASONABLE	=====	=====	=====	=====	=====
5. ARE CLAIMS PAYMENTS MADE IN A TIMELY MANNER	=====	=====	=====	=====	=====
6. 3. SUBMIT TIMELY WRITTEN STATUS REPORTS ON CLAIMS	_____	_____	_____	_____	_____
7. ARE MEDICAL AND/OR LEGAL EXPENSES MONITORED AND CONTROLLED	=====	=====	=====	=====	=====
8. 4. ARE RECOMMENDATIONS CONCERNING CLAIMS SETTLEMENT OR DENIAL GENERALLY ACCEPTED	_____	_____	_____	_____	_____

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

| ~~9-5.~~ MAINTAINS CONTACT AND
KEEPS MEMBER APPRISED
ON ALL IMPORTANT AND
PERTINENT MATTERS _____

| ~~10-6.~~ PROVIDES HIGH QUALITY
ADVICE AND ASSISTANCE _____

| ~~11-7.~~ COMMUNICATES WELL BOTH
ORALLY AND IN WRITING _____

| ~~12.~~ HANDLES ALL INTERACTIONS
~~IN A PROFESSIONAL MANNER~~ _____

| ~~13-8.~~ ACCOMPLISHES GOALS AND
OBJECTIVES AND ALSO
PROVIDES ADDITIONAL VALUE _____

| ~~14-9.~~ OVERALL LEVEL OF SATISFACTION _____

COMMENTS/SUGGESTIONS: _____

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

This page refers to your interactions with York Risk Services Group, Inc., the Third Party Claims Administrator. Choose the answer that best describes your experience working with York Risk Services Group, Inc. as the third party administrator. If you cannot rate an item, or it is not applicable, please select N/A.

York Risk Services Group, Inc.– Third Party Workers’ Compensation Claims Administrator

The third party claims administrator for NCCSIF providing comprehensive and appropriate claims adjusting and claims administration services for all workers’ compensation claims reported by NCCSIF or its members.

	WELL BELOW/ DOES NOT MEET EXPECTATIONS	FAIR/ BELOW EXPECTATIONS	GOOD/ MEETS EXPECTATIONS	VERY GOOD/ ABOVE EXPECTATIONS	N/A DON’T HAVE SUFFICIENT EXPERIENCE TO EVALUATE
1. CONTROL THE CLAIMS HANDLING PROCESS WELL	_____	_____	_____	_____	_____
2. LOOKS OUT FOR THE CITY’S BEST INTEREST	_____	_____	_____	_____	_____
3. ARE EMPLOYEE/PUBLIC COMPLAINTS CONCERNING THE PROVIDER’S SERVICE HELD TO A MINIMUM	_____	_____	_____	_____	_____
4.2 ARE THE RESERVES PLACED ON CLAIMS WITHIN WHAT YOU CONSIDER TO BE REASONABLE	_____	_____	_____	_____	_____
5.3 ARE CLAIMS PAYMENTS MADE IN A TIMELY MANNER	_____	_____	_____	_____	_____
6.4 SUBMIT TIMELY WRITTEN STATUS REPORTS ON CLAIMS	_____	_____	_____	_____	_____
7.5 ARE MEDICAL AND/OR LEGAL EXPENSES MONITORED AND CONTROLLED	_____	_____	_____	_____	_____
8.6 ARE RECOMMENDATION CONCERNING CLAIMS SETTLEMENT OR DENIAL GENERALLY ACCEPTED	_____	_____	_____	_____	_____

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

| ~~9-7.~~ MAINTAINS CONTACT AND
KEEPS MEMBER APPRISED
ON ALL IMPORTANT AND
PERTINENT MATTERS _____

| ~~10-8.~~ PROVIDES HIGH QUALITY
ADVICE AND ASSISTANCE _____

| ~~11-9.~~ COMMUNICATES WELL BOTH
ORALLY AND IN WRITING _____

| ~~12.~~ HANDLES ALL INTERACTIONS
~~IN A PROFESSIONAL MANNER~~ _____

| ~~13-10.~~ ACCOMPLISHES GOALS AND
OBJECTIVES AND ALSO
PROVIDES ADDITIONAL VALUE _____

| ~~14-11.~~ OVERALL LEVEL OF SATISFACTION _____

COMMENTS/SUGGESTIONS: _____

Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

This page refers to your interactions with Bickmore for Safety and Risk Control Services. Choose the answer that best describes your experience working with Bickmore. If you cannot rate an item, or it is not applicable, please select N/A.

Bickmore - Risk Control

Bickmore provides Safety and Risk Control services and develops injury and illness policies to meet standards, consults and coordinates with the Program Administrator, and coordinates the Police Risk Management Committee, consulting with the Program Administrator.

	WELL BELOW/ DOES NOT MEET EXPECTATIONS	FAIR/ BELOW EXPECTATIONS	GOOD/ MEETS EXPECTATIONS	VERY GOOD/ ABOVE EXPECTATIONS	N/A DON'T HAVE SUFFICIENT EXPERIENCE TO EVALUATE
1. HAS BICKMORE MET WITH YOUR CITY THIS FISCAL YEAR	_____	_____	_____	_____	_____
2. IF YOU RECEIVED TRAINING PLEASE DESCRIBE BELOW WHAT TRAINING YOU RECEIVED	_____				

3. IF YOU USED THE SAFETY LIBRARY THIS YEAR WERE YOU ABLE TO OBTAIN THE TAPES YOU WANTED EASILY	_____				
4. SAFETY LIBRARY TAPES QUALITY	_____				
COMMENTS	_____				

5.3 HAS YOUR CITY UTILIZED THE HOTLINE SERVICES THIS YEAR? IF YES, PLEASE COMMENT ON THE SERVICES PROVIDED	_____				

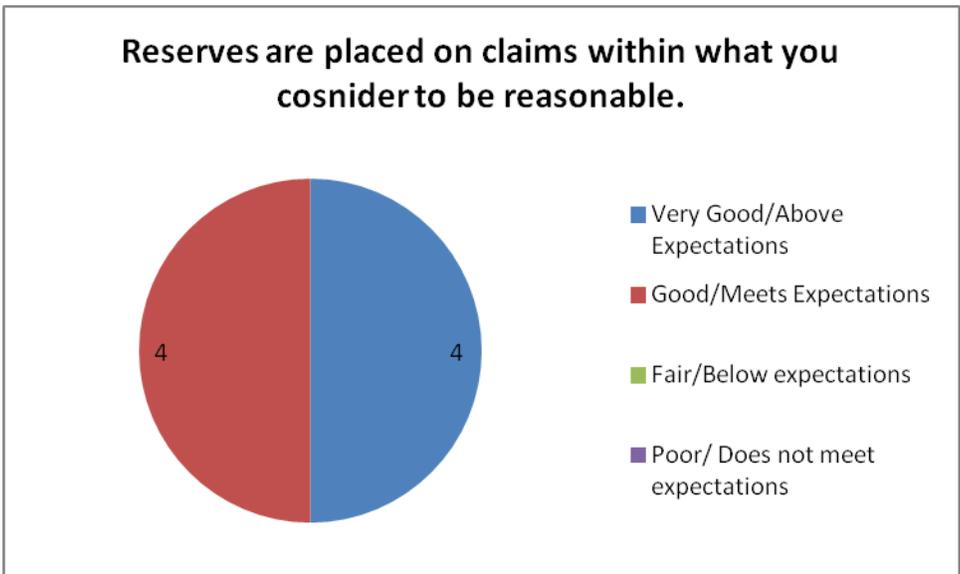
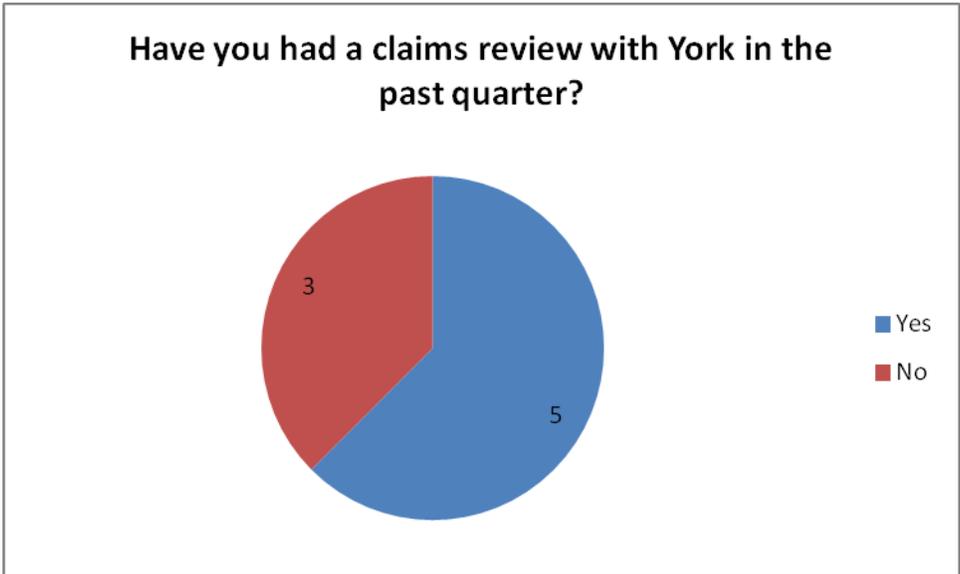
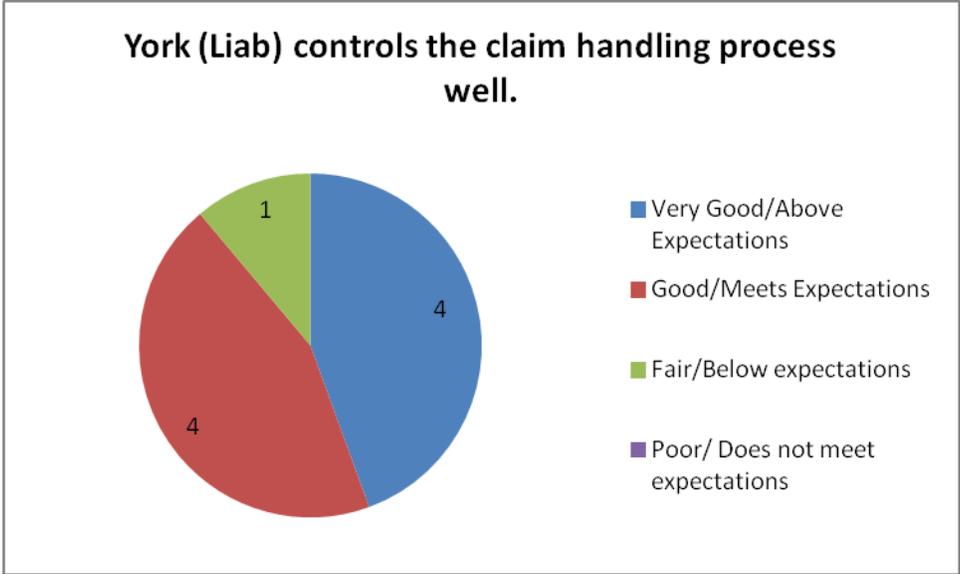
Northern California Cities Self Insurance Fund

Vendor Service Performance Survey of NCCSIF Service Providers

6-4 . RESPONDS PROMPTLY TO INQUIRIES AND REQUESTS	_____	_____	_____	_____	_____
7-5 . MAINTAINS CONTACT AND KEEPS MEMBER APPRISED ON ALL IMPORTANT AND PERTINENT MATTERS	_____	_____	_____	_____	_____
8-6 . PROVIDES HIGH QUALITY ADVICE AND ASSISTANCE	_____	_____	_____	_____	_____
9-7 . COMMUNICATES WELL BOTH ORALLY AND IN WRITING	_____	_____	_____	_____	_____
10-8 . ACCOMPLISHES GOALS AND OBJECTIVES AND ALSO PROVIDES ADDITIONAL VALUE	_____	_____	_____	_____	_____
11-9 . OVERALL LEVEL OF SATISFACTION	_____	_____	_____	_____	_____

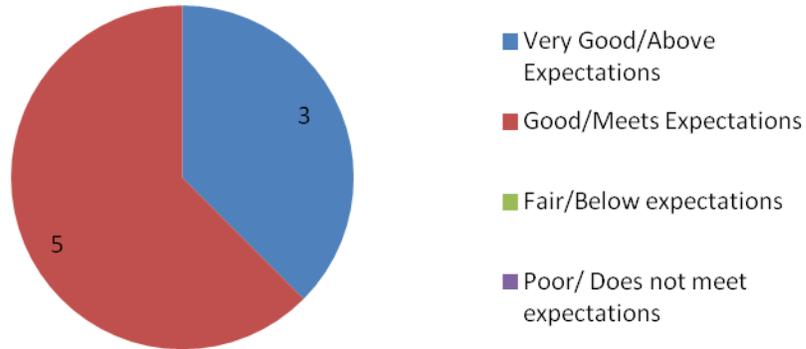
COMMENTS/SUGGESTIONS: _____

York (Liab) Service Provider Evaluation Survey Results

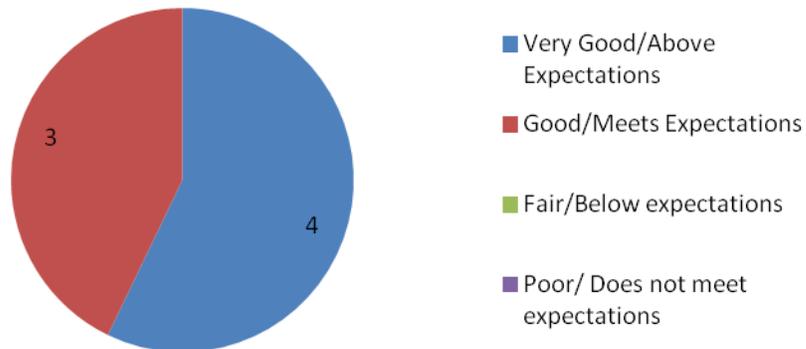


York (Liab) Service Provider Evaluation Survey Results

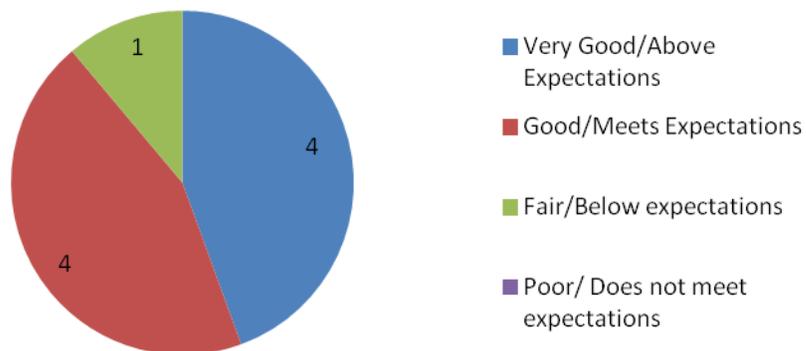
Written Status Reports are submitted in a timely manner.



Recommendations concerns claims settlement or denials are generally accepted.

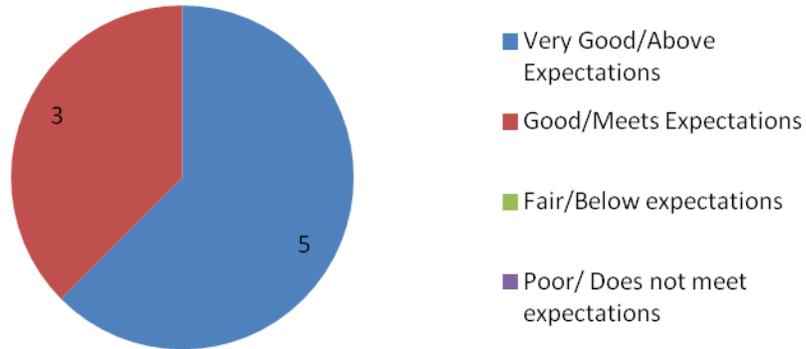


York (Liab) maintains contact and keeps members apprised on all pertinent matters.

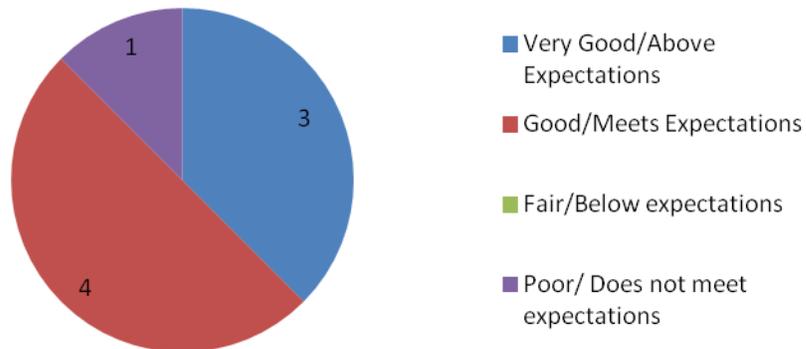


York (Liab) Service Provider Evaluation Survey Results

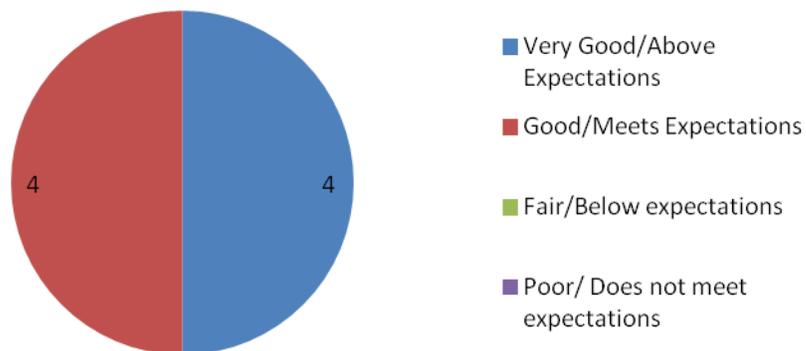
York (Liab) provides high quality advice and assistance.



York (Liab) communicates well both orally and in writing.



York (Liab) accomplishes goals and objectives and also provides additional value.



York (Liab) Service Provider Evaluation Survey Results

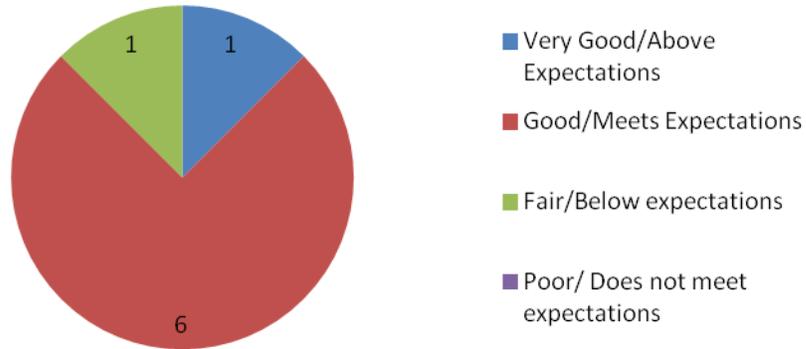


Additional Comments

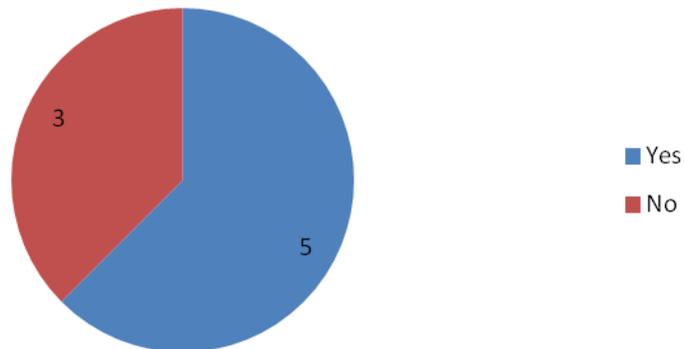
1. Thanks to Dan Lamb for his work with Jackson
2. I am very happy with our General Liability claims management. It is prompt and accurate. John Tucker, Tom Baber and Craig Wheaton are excellent York representatives.

York (WC) Service Provider Evaluation Survey Results

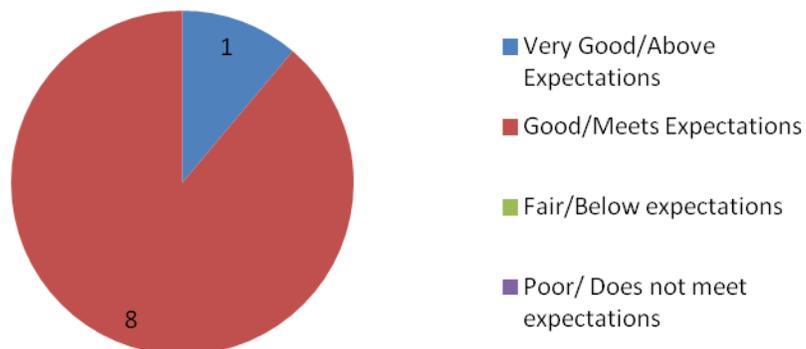
York (WC) controls the claim handling process well.



Have you had a claims review with York in the past quarter?

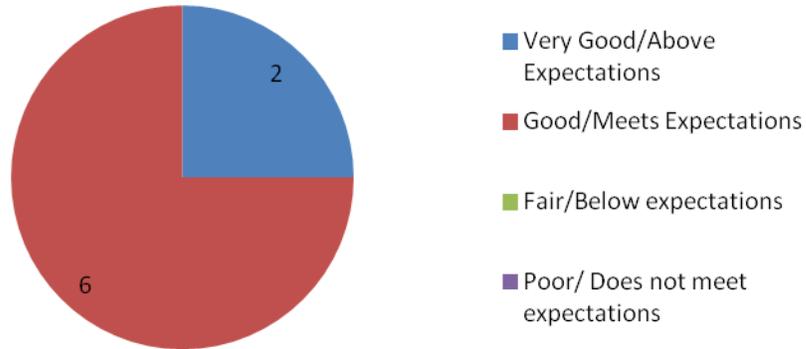


Reserves are placed on claims within what you consider to be reasonable.

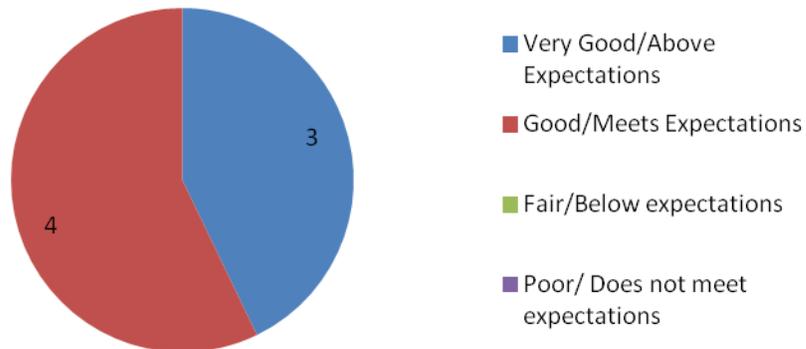


York (WC) Service Provider Evaluation Survey Results

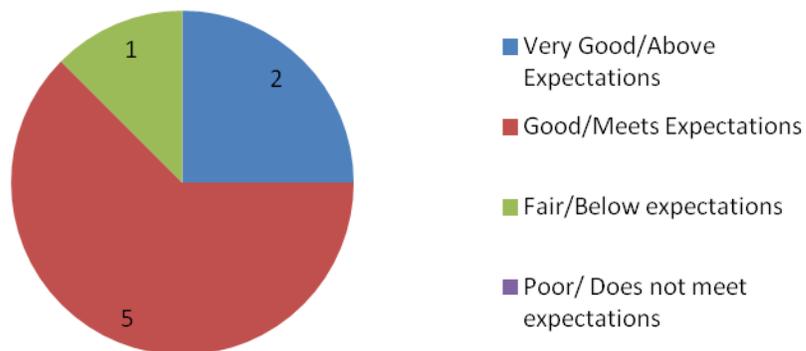
Written Status Reports are submitted in a timely manner.



Recommendations concerns claims settlement or denials are generally accepted.

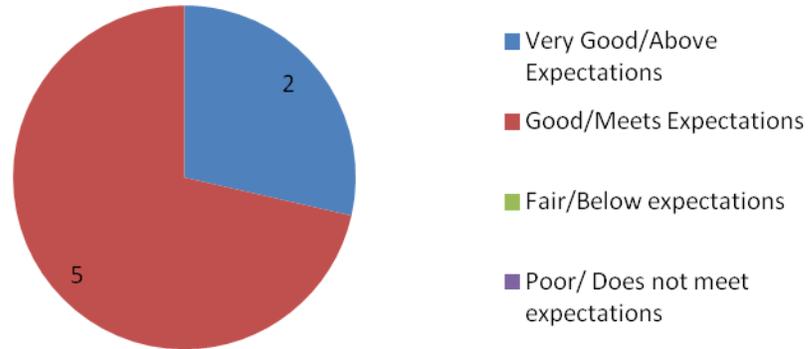


York (WC) maintains contact and keeps members apprised on all pertinent matters.

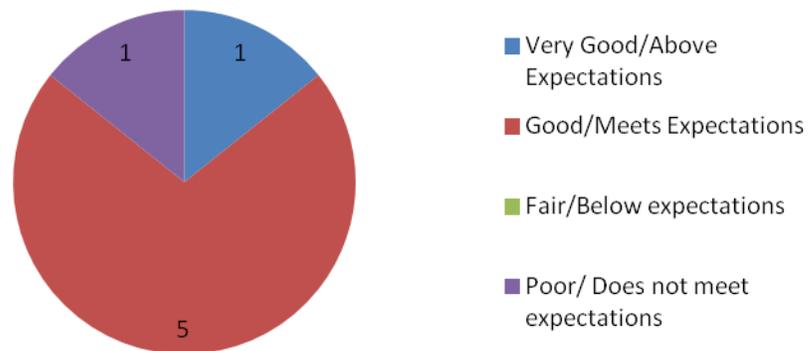


York (WC) Service Provider Evaluation Survey Results

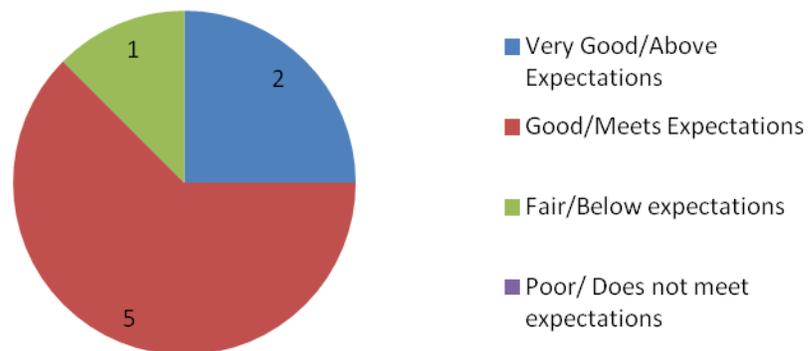
York (WC) provides high quality advice and assistance.



York (WC) communicates well both orally and in writing.



York (WC) accomplishes goals and objectives and also provides additional value.



York (WC) Service Provider Evaluation Survey Results

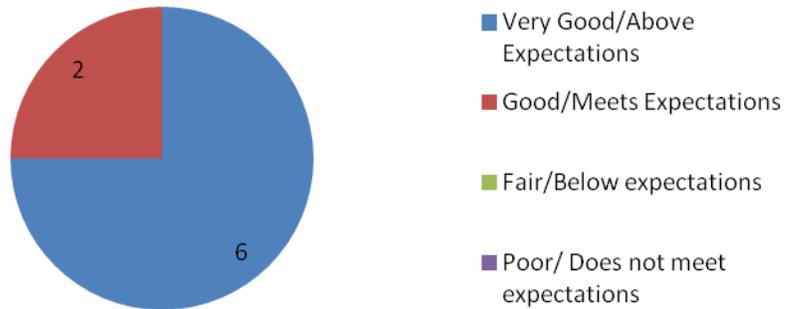


Additional Comments

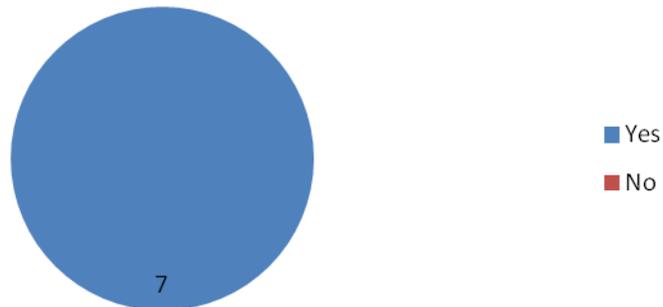
1. Tom Baber and Craig Wheaton are excellent representatives for York. The Workers Compensation adjustors need to stay for more than 1-2 years.
2. Tom Baber and Craig Wheaton are excellent representatives for York. The Workers Compensation adjustors need to stay for more than 1-2 years.
3. much better than prior years.

Bickmore Service Provider Evaluation Survey Results

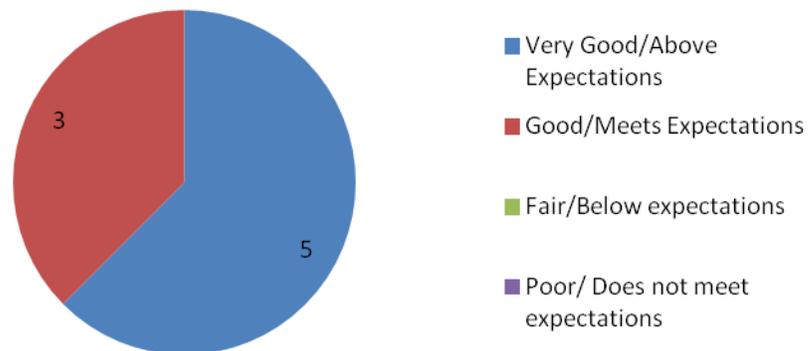
Bickmore is responsive to your needs and concerns, and responds promptly to inquiries and requests.



Bickmore maintains good contact and keeps members apprised on all important and pertinent risk management matters.

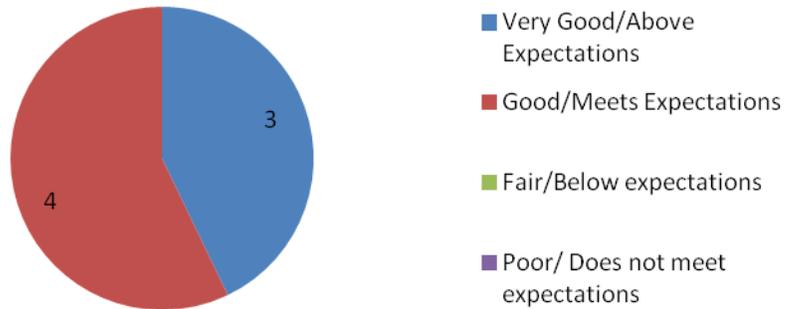


Bickmore staff is knowledgeable and experienced in handling member inquiries and requests.

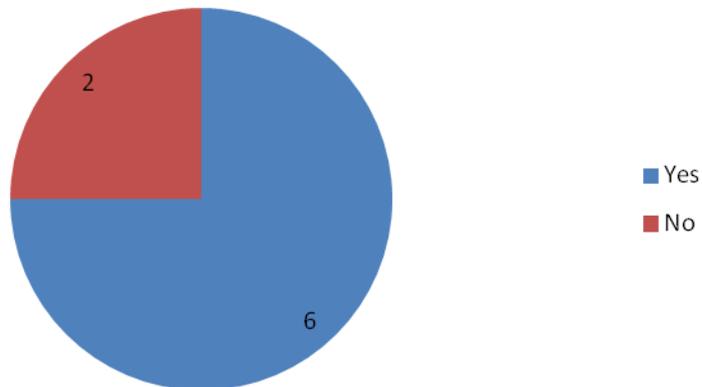


Bickmore Service Provider Evaluation Survey Results

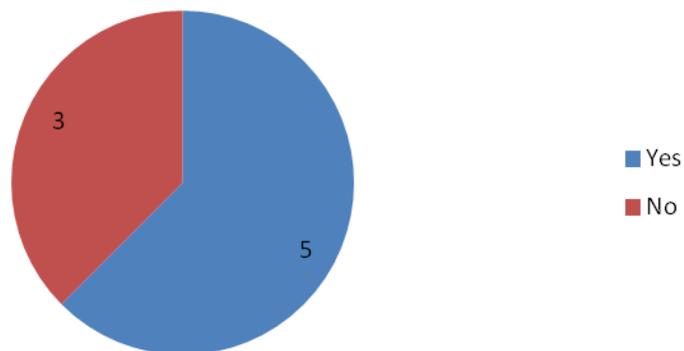
Risk Assessments are provided timely and provides sufficient information to support member cities in making informed decisions.



Do you use the Employee Safety Training Matrix?

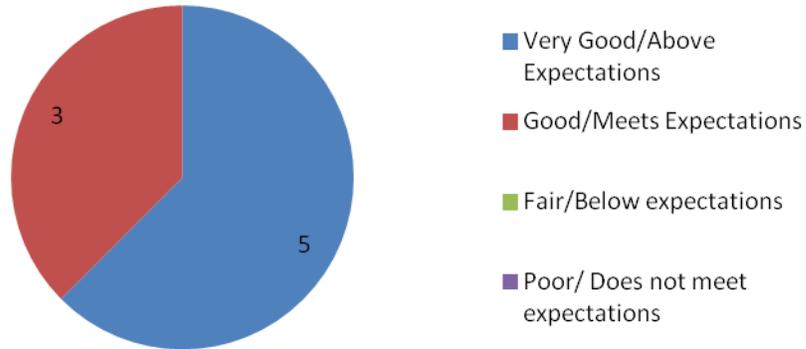


Do you use the Employee Risk Management Vendor Matrix?

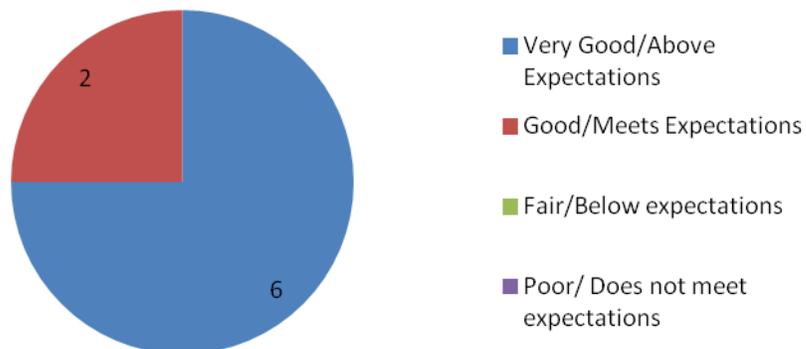


Bickmore Service Provider Evaluation Survey Results

Bickmore accomplishes goals and objectives as well as provides additional value to the JPA.



How would you rate your overall satisfaction with Bickmore as the risk control provider.



Additional Comments

1. I wish Bickmore would get to the action plan following the evaluation of each City. Seems like it is taking forever!
2. Thanks to Henri
3. Henri Castro is an excellent Risk Administrator, and I am delighted that Bickmore is NCCSIF's contract Risk Administrator.



**REVIEW OF RISK MANAGEMENT COMMITTEE
PLANNING MEETING TOPICS**

INFORMATION ITEM

ISSUE: The next Risk Management Committee (RMC) meeting, scheduled for 10/15/15 in Rocklin, will include a number of topics to focus members on the mix of risk management services and how to fund them.

The Program Administrators have prepared the attached *Draft Agenda* for review and discussion of the suggested topics.

RECOMMENDATION: Review and provide direction regarding the suggested topics.

FISCAL IMPACT: None.

BACKGROUND: At the last RMC meeting a few items were tabled due to lack of time, and members brought up ideas for services and funding that deserved more time to discuss and reach consensus. As a result, members proposed that the next meeting be longer than usual to provide time to develop a long-range plan for risk management services and funding.

ATTACHMENT(S): Draft Agenda - Risk Management Committee Meeting 10/15/15



NCCSIF
Risk Management Committee Meeting
PLANNING SESSION AGENDA

Date: Thursday, October 15, 2015
Time: 10:00 a.m.
Location: Rocklin Event Center - Garden Room
 2650 Sunset Blvd.
 Rocklin, CA 95677
 (916) 625-5227

A – Action
I – Information

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

MISSION STATEMENT

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

- A. CALL TO ORDER**
- B. PUBLIC COMMENTS**
- C. APPROVAL OF AGENDA AS POSTED** A 1
- pg. **D. CONSENT CALENDAR** A 1
All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or Risk Management committee may request any item to be considered separately.
- pg. 1. Minutes of the Risk Management Committee Meeting – June 18, 2015
- E. RISK MANAGEMENT PLANNING**
- 1. **Current Policies, Programs, and Funding** I
The Committee will receive an overview of the current NCCSIF Risk Management Policies and Procedures, Programs, and Funding.
- 2. **Current Exposures and Loss Experience** I
The Committee will receive a presentation of NCCSIF’s current loss exposures and claims experience over the last ten years.
- 3. **Review and Discussion of Current Practices and Future Goals** A
The Committee will review and discuss the information presented thus far and provide feedback and direction for setting and achieving desired goals.



- pg. **4. Police Risk Management Committee Update & Budget** **I 1**
Tom Kline, Bickmore Risk Services, will provide the Committee with a summary of the May 7, 2015, Police Risk Management Committee Meeting and activities completed for the initial roll out of Body Cameras.

Lunch Break – training presentation?

F. COMMITTEE BUSINESS

- 1. Proposed Policies – Best Practices & Scorecard** **A**
The Committee will receive and may recommend a revised set of Risk Management Policies and Best Practices, along with a Scorecard approach to tracking member compliance.

- 2. Proposed Services – Cafeteria Plan**
The Committee will review and may recommend a “cafeteria plan” approach to providing risk management services to NCCSIF members.

- pg. **3. Proposed Funding - Risk Management Grants** **A 1**
The Committee will review and may recommend a revision to the current Risk Management Grant Policy and how refunds from the Shared Layer are allocated.

- pg. **4. Employment Practices Liability (EPL) Hotline** **A 1**
Marcus Beverly will present and the committee may recommend EPL Hotline Services offered by several local law firms.

- pg. **5. Round Table Discussion** **I 4**
The floor will be open to Committee members for any topics or ideas that members would like to address.

F. INFORMATION ITEMS **I 1**

- pg. 1. NCCSIF Travel Reimbursement Form

G. ADJOURNMENT

UPCOMING MEETINGS

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 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 Board of Directors less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 460, Sacramento, CA 95815.

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



**REVIEW OF LONG RANGE PLANNING
ITEMS FROM JANUARY 8, 2015**

INFORMATION ITEM

ISSUE: The Program Administrators provide the attached summary of action items from the last Board planning meeting, what has been accomplished so far to complete the items, and suggested follow up items for the Committee to review and use to provide direction regarding the need and topics for the Board meeting currently scheduled for December 10, 2015.

RECOMMENDATION: None. This is provided as information only.

FISCAL IMPACT: None.

BACKGROUND: The Board of Directors is responsible for establishing a Long Range Plan to achieve its vision for NCCSIF. At least every three years the Board conducts a Long Range Planning meeting to consider and develop Action Items for follow up. Historically this has been held in December. The last meeting was held on January 8, 2015, in combination with the Board of Directors meeting.

ATTACHMENT(S): January 8, 2015 Long Range Planning Items List

Status of Action Items from January 2015 Board Planning Session

1. Communication – better paths of communication among members
 - Development of an NCCSIF bulletin board with previously asked questions.
 - Use of CSAC-EIA bulletin board – interest in Webinar?
 - Use of other avenues – Linked In Group? PRIMA
2. Shared Contracted Services – possible share resources and get group discount?
 - Narrowed to a few categories and interested members.
 - Update on agenda for EC meeting 9/24/15.
3. Attorneys - revision to defense counsel policy to address the use of associates and/or paralegals working under those on the Approved List. Also look for good land use attorney to add to list.
 - Revisions to policy on EC agenda 9/24/15.
 - Adding more attorneys per member request
4. EPL Legal Assistance – fund legal assistance “Hotline” through NCCSIF. Look at options.
 - Surveyed members and considered use of Liebert Cassidy
 - Other options to be presented to Risk Management Committee on 10/15/15

Action and Follow Up From January 2015 Board Business Meeting

1. Refund and Assessment Calculation
 - Action: Changed Buffer Layer Allocation to apply to all members v. “positive” members.
Changed interest on late payments from LAIF to current rate earned

 - Follow Up: Review the number of years used in the funding calculations
(no closed years so far – use last 15 or 20 instead?).

 - Revise P&P A-8, Late Payment Charges, to match change in LAIF interest to current
2. Funding Calculation
 - Action: Set credibility factor so that largest member is at 70% credibility.

 - Follow Up: Show difference in premium if we allocate the excess coverage solely by payroll
v. current method that includes some experience rating.

 - Apply funding cap to the rate and not the overall premium – need to review
3. Develop Underwriting Policy for CAJPA Accreditation – completed



DECEMBER 2015 LONG RANGE PLANNING MEETING

ACTION ITEM

ISSUE: The Executive Committee should discuss the need for a Long Range Planning meeting to be held on December 10, 2015, or in place of the Executive Committee meeting scheduled for November 19, 2015.

There are a few up items from the last planning meeting, on January 8, 2015, presented in the previous agenda item that need follow up. In addition, we anticipate having a number of follow up items for the Board from the Risk Management Committee planning meeting on October 15.

Attached is a list of suggested topics, format of the presentation, and estimated timeframe for review and discussion.

RECOMMENDATION: Staff recommends the Executive Committee discuss and provide direction to Program Administration.

FISCAL IMPACT: The cost of the meeting is included in the current NCCSIF budget for meetings.

BACKGROUND: The Board of Directors is responsible for establishing a Long Range Plan to achieve its vision for NCCSIF. At least every three years the Board conducts a Long Range Planning meeting to consider and develop Action Items for follow up. Historically this has been held in December. The last meeting was held on January 8, 2015, in combination with the Board of Directors meeting.

ATTACHMENT(S): Long Range Planning/Training Day Topics

**NCCSIF Board Meeting
Long Range Planning/Safety Day Topics For Discussion**

Item/Topic	Format	Timeline
<p>Risk Management Committee Meeting Recommendations</p> <ul style="list-style-type: none"> • Training/Services/Equipment • Funding – admin expense v. grant funds • P&P’s – Best Practices for field/self audit v. current individual P&P’s 	<p>Presentation of Recommendations Review/Discussion/Action</p>	<p>90 minutes</p>
<p>Funding Topics</p> <ul style="list-style-type: none"> • Review of financial condition v. target benchmarks • “Close” old years and/or limit the number used in refund and assessment calculations. • Excess Coverage Allocation – by payroll only v. current method with some experience rating. • Capping – apply to rate v. current cap of premium. • Ex-Mods – rebalance to average 1.00 – actuary peer review. 	<p>PowerPoint presentation and discussion</p> <p>Presentation of Recommendations Review/Discussion/Action</p>	<p>30 minutes</p> <p>30-45 minutes per topic</p>
<p>Training Topics</p> <ul style="list-style-type: none"> • “Lessons Learned” from “bad” claims • Orientation for New Members • Best Practices for Work Comp Claims • Emerging Risks • CAJPA Feedback/topics of interest from conference 	<p>Presentation and Discussion</p>	<p>30-45 minutes per topic</p>
<p>Business Meeting Topics</p> <ul style="list-style-type: none"> • Slate of Officers & EC Rotation Schedule for 2016 • 2016 Service Calendar • Annual Report • Insurance Market Update & Renewal Marketing Plan • Quarterly Financial Report 	<p>Presentation, Discussion, Action</p>	<p>90 minutes for all topics</p>



Agenda Item H.7.

CONTRACTED SERVICE PROVIDER SURVEY UPDATE

INFORMATION ITEM

ISSUE: The Board directed the Program Administrators to research the potential for Shared Contracted Service Providers amongst NCCSIF members. After an initial survey narrowed the number of services to four categories (ADA Compliance, Arborist, Drug & Alcohol Testing, and Janitorial Services) other surveys to gauge member interest in those categories received minimal responses from members.

At this point we have information regarding service providers in each of the four categories we can share with members but it's not clear that we have enough interest to be able to negotiate a group discount rate, and the Committee is asked to provide a recommendation as to how to proceed.

RECOMMENDATION: Review and provide direction regarding the next steps.

FISCAL IMPACT: None.

BACKGROUND: At the Long Range Planning session on January 8, 2015, the Board indicated they were interested in sharing contracted services amongst members to potentially obtain a group discount. Henri Castro from Bickmore sent a survey to members and presented the results, attached, at the RMC meeting on June 18, 2015. The NCCSIF Survey – Contracted Services revealed members who are currently contracting services at the city level and also identified members who are interested in contracting services.

On April 16, 2015, the RMC provided direction to the Program Administrators to follow up with each member to determine the vendors they currently use for the four selected contracted services in an effort to determine if those vendors would be interested in offering a discounted group rate. At this time we have received minimal responses from members.

ATTACHMENT(S):

1. NCCSIF Survey – Contracted Services performed by Bickmore
2. NCCSIF Contracted Services – Vendor Information



NCCSIF Survey – Contracted Services

During the January, 2014 LRP session the Board directed Bickmore to distribute a survey with a list of services members either do or are interested in contracting. The goal is to identify typical services members may contract out and to assemble a list of contractors that can provide these services to members at a discounted group rate. The following table provides the results of the members who responded to the survey.

(X) Members who currently contract the service

(I) Members who are interested in contracting the service

Note: (X/I) indicates members who responded to both questions, which may indicate interest in changing their current contractor.

Type of Service	Anderson	Auburn	Colusa	Corning	Elk Grove	Folsom	Galt	Ione	Jackson	Lincoln	Oroville	Paradise	Placerville	Rocklin	Yuba City
ADA Certified Access Specialist Services	X		I		X	X/I			X				I	I	
Arborist Services	X	I	I		X			X/I		I			I	X/I	
Asbestos Consulting/Abatement	X		I		X	I		X					I	X/I	
Building Maintenance/Repair			I			X/I		I		X			I	X	
Confined Space Specialist Services			I						I				I	I	
CPR/First Aid/AED Certification	X		X	X							X		I	I	
Drug & Alcohol Testing	X	X/I	I	X	X	X/I	X		X	X	X	X	I		
Electrical work - High Voltage (NFPA 70 E)			I						X	X					
Electrical work - Low Voltage			I			X				X			I	X	
EPA Compliance Consultant			I						X					I	
Excavation, Trenching, Shoring Services	X		I								X			X/I	
Fleet/Vehicle Maintenance	I		I					X/I	X	X		I	I	X/I	
Hazardous Waste Disposal	X		I		X	X/I	X		X		X		I	X	
Heavy Equipment Maintenance	X		I					I	X	X			I		

Type of Service	Anderson	Auburn	Colusa	Corning	Elk Grove	Folsom	Galt	Ione	Jackson	Lincoln	Oroville	Paradise	Placerville	Rocklin	Yuba City
Human Resource Management Services	I		I					I		I				X	
Industrial Hygiene Services (Air, noise, etc)	X		I											I	
IT Services	X	I	I	X				X/I	X	X				X/I	
Janitorial Services	I	X/I	I	X	X	X/I		X/I		X		X	I		X
Landscape Services	I		I	X	X		X	X/I		X			I	X	X
Lead Abatement	X		I								X			I	
Legal Counsel Services	X		X	X			X	X	X	X	X	X	I		X
Pesticide Services	X	X/I	I	X	X					X	X			X	
Recycling Operations	X		I		X			X		X	X			X	
Respiratory Protection Fit Testing	X		I				I		X		X			I	
Sanitary Sewer Management Services			I					X		X			I	X	
Sewer Repair/Maintenance			I					X		X			I	X	
Solid Waste Operations	X		I					X	X	X		X		X	
Street Light Repair			I		X			X/I	X	X		X	I	X	
Street Maintenance		I	I		X					X	X		I	X/I	
Tree Maintenance		I	X	X	X	X/I		I		I			I	X/I	
Wastewater Operations	I		I	X				X		X				X	

Other services contracted:

- City Engineer (Jackson)
- Some recreation activities (Yuba City)
- Background investigations (Folsom)
- Personnel investigation (Folsom)

Recommended Contractors:

- Anderson
 - TRG Excavation - Small to medium general engineering projects. 530-347-5866
 - Sunrise Excavation - Paving and Excavation 530-246-8933

NCCSIF Contracted Services - Vendor Information

Members interested: Colusa, Folsom, Placerville, Rocklin

Members who currently contract this service: Anderson, Colusa, Elk Grove, Folsom, Jackson

ADA COMPLIANCE

Vendor Name	Address	Phone	Rate	Current Users	Recommended for other members?
City Consulting Engineer - CEC Inc. Yuba City	1110 Civic Center Blvd. STE 404 Yuba City, CA 95993	530-751-0952	\$95/hour	Colusa	YES
Sally Swanson Architects	220 Sansome Street. STE 800 San Francisco, CA 94104	415-445-3045 ex. 118	\$55/hr - \$225/hr	Elk Grove	YES

Members interested: Auburn, Colusa, Folsom, Lone, Lincoln, Placerville, Rocklin

Members who currently contract this service: Anderson, Colusa, Corning, Elk Grove, Lone, Rocklin

ARBORIST

Vendor Name	Address	Phone	Rate	Current Users	Recommended for other members?
Professional Landscape Solutions	6108 27th Street STE C Sacramento, CA 95822	916-424-3815		Elk Grove	YES

Members interested: Auburn, Colusa, Folsom, Lone, Lincoln, Placerville

Members who currently contract this service: Anderson, Auburn, Corning, Elk Grove, Folsom, Galt, Lone, Jackson, Lincoln, Oroville, Paradise

DRUG & ALCOHOL TESTING

Vendor Name	Address	Phone	Rate	Current Users	Recommended for other members?
Datco Services Corporation	2280 Grass Valley Highway Suite 232 Auburn, CA 95603	530-268-8101 800-95-DATCO (32826)	Folsom \$10.50/person Colusa \$63/Quarter	Colusa, Folsom	YES (but would like to see other options)
Feather River Hospital	5974 Pentz Road, Paradise, CA 95969	530-876-7919	Depends on test	Corning, Paradise	Maybe

Members interested: Anderson, Auburn, Colusa, Folsom, Lone, Placerville

Members who currently contract this service: Auburn, Corning, Elk Grove, Folsom, Lone, Lincoln, Paradise, Yuba City

JANITORIAL SERVICES

Vendor Name	Address	Phone	Rate	Current Users	Recommended for other members?
City Wide	6108 27th Street STE C Sacramento, CA 95822	916-424-3815	Monthly maintenance at \$7,675/month additional services at rate of \$15/hr (total not to exceed \$285,000/year)	Elk Grove	YES
Peerless Building Maintenance	4665 Mountain Lakes Blvd., Redding, CA 96003	530-222-6369	Monthly maintenance at \$1,440	Paradise	YES
Ultimate Building Maintenance Inc	598 Garden Hwy Suite 5 City, CA 95591	530-671-1564	Monthly maintenance at \$3,075/month (for five days/week) additional services available at additional cost	Yuba City	YES



BACK TO AGENDA

Northern California Cities Self Insurance Fund
Executive Committee Meeting
September 24, 2015

Agenda Item H.8.

ROUND TABLE DISCUSSION

INFORMATION ITEM

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

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: This item is added to each agenda for any topics or ideas that members would like to discuss.

ATTACHMENT(S): None.



Agenda Item I.

INFORMATION ITEMS

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

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

FISCAL IMPACT: None.

BACKGROUND: None

ATTACHMENT(S):

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

NCCSIF Organizational Chart

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

ALTERNATES		
Liz	Cottrell	City of Anderson
Tim	Rundel	City of Auburn
TBD		City of Colusa
Tom	Watson	City of Corning
George	Silva	City of Dixon
Jonathan	Hobbs	City of Elk Grove
Kristine	Wilfong	City of Folsom
TBD		City of Galt
Elisa	Arteaga	City of Gridley
Anna	Daneri	City of Ione
Dalacie	Blankenship	City of Jackson
Sheila	Vanzandt	City of Lincoln
Walter	Munchheimer	City of Marysville
Catrina	Olson	City of Nevada City
TBD		City of Oroville
Crystal	Peters	Town of Paradise
John	Driscoll	City of Placerville
Cheryl	Smith	City of Red Bluff
Marni	Rittburg	City of Rio Vista
Kimberly	Sarkovich	City of Rocklin
Steve	Holsinger	City of Willows
Robin	Bertagna	City of Yuba City

BOARD OFFICERS

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

EC = Executive Committee
CC = Claims Committee

PROGRAM ADMINISTRATORS		
Marcus	Beverly	Alliant Insurance Services
Michael	Simmons	Alliant Insurance Services
Raychelle	Maranan	Alliant Insurance Services
Michelle	Minnick	Alliant Insurance Services
Joan	Crossley	Alliant Insurance Services

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

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

RISK MANAGEMENT COMMITTEE		
Juanita	Barnett	City of Anderson
Dylan	Feik	City of Auburn
Shelly	Kittle	City of Colusa
Tom	Watson	City of Corning
Kim	Stalie	City of Dixon
Jim	Ramsey	City of Elk Grove
Bruce	Cline	City of Folsom
Paula	Islas	City of Galt
Matt	Michaelis	City of Gridley
Dave	Andres	City of Ione
Dalacie	Blankenship	City of Jackson
John	Lee	City of Lincoln
Satwant	Takhar	City of Marysville
Catrina	Olson	City of Nevada City
Liz	Ehrenstrom	City of Oroville
Crystal	Peters	Town of Paradise
Dave	Warren	City of Placerville
Sandy	Ryan	City of Red Bluff
Marni	Rittburg	City of Rio Vista
Russell	Hildebrand	City of Rocklin
Wayne	Peabody	City of Willows
Natalie	Springer	City of Yuba City

NCCSIF 2015 MEETING CALENDAR

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

RISK MANAGEMENT COMMITTEE 10:30 a.m.	POLICE RISK MANAGEMENT COMMITTEE 10:30 a.m.	FINANCE COMMITTEE 10:30 a.m.
April 16	February 5	As Needed
June 18	May 7	
October 15	August 6	
December 10	November 5	

ALL MEETINGS ARE SCHEDULED ON THURSDAYS

Risk Management Committee meetings are scheduled for 10:30 a.m.

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

NOTE: The location of the meeting has changed this year. All meetings for the rest of this year will be held at the **Rocklin Event Center – Garden Room**

2650 Sunset Boulevard
Rocklin, CA 95677

CJPRMA 2015 MEETING DATES

EXECUTIVE COMMITTEE	BOARD OF DIRECTORS
January 15	March 19
April 16	May 19-21
July 16	June 18
September 18	October 22
November 19	December 17

Northern California Cities State Self Insurance Fund

Travel Reimbursement Expense Form

Member Representative: _____

Entity: _____

Payee Address: _____

Meeting or Committee: _____

Date of Meeting: _____

Location of Meeting: _____

Total Mileage: _____

Payment Made to:

Signature _____ Date _____

2015 NCCSIF RESOURCE CONTACT GUIDE

<p><u>CLAIMS ADMINISTRATION</u> York Risk Services Group, Inc. www.yorkrsg.com</p> <p>P.O. Box 619058 Roseville, CA 95661-9058 (800) 922-5020 · Fax (800) 921-7683</p>	<p><u>LOSS CONTROL</u> Bickmore Risk Control Services www.bickmore.net</p> <p>Henri Castro hcastro@bickmore.net Phone: (916) 244-1107</p> <p>Police Risk Management - Tom Kline tkline@bickmore.net Phone: (916) 244-1121</p>		
LIABILITY CONTACTS	WORKERS' COMPENSATION		
<p>Cameron Dewey Unit Manager (530) 243-3249 cameron.dewey@yorkrsg.com</p> <p>Shawn Millar Senior Adjuster - Chico (530) 345-5998 shawn.millar@yorkrsg.com</p> <p>Dan Lamb Senior Adjuster - Foothills (209) 795-0742 dan.lamb@yorkrsg.com</p>	<p>Kelley Winters Adjuster - Roseville (916) 960-1024 Kelley.winters@yorkrsg.com</p> <p>Erica Nichols Adjuster - Roseville (916) 960-1026 erica.nichols@yorkrsg.com</p> <p>Sammie Curry Adjuster - Roseville (916) 960-0964 Sammie.curry@yorkrsg.com</p> <p>John Tucker Senior Adjuster - Stockton (209) 320-0804 john.tucker@yorkrsg.com</p>	<p>Sara Marshall Senior Claims Examiner (916) 960-0982 sara.marshall@yorkrsg.com Folsom, Anderson, Auburn, Galt, Colusa, Corning, Placerville, Rio Vista, Gridley, Ione, Jackson, Lincoln, Nevada City, Town of Paradise</p> <p>Kara Kennedy Senior Claims Examiner (916) 742-3100 kara.kennedy@yorkrsg.com Elk Grove, Yuba City, Marysville,</p> <p>Lela Casey Senior Claims Examiner (916) 960-0983 lela.casey@yorkrsg.com Red Bluff</p> <p>Elaina Cordova Medical Only Examiner (916) 960-0919 elaina.cordova@yorkrsg.com</p>	<p>Teresa Utterback Senior Claims Examiner (916) 960-0975 teresa.utterback@yorkrsg.com Oroville, Rocklin, Dixon</p> <p>Christine Stillwell Future Medical Examiner (916) 960-0950 christine.stillwell@yorkrsg.com</p> <p>Cristal Rhea Senior Claims Examiner (916) 746-6307 crsital.rhea@yorkrsg.com Willows</p> <p>Ben Burg Unit Manager (916) 960-0946 ben.burg@yorkrsg.com</p>
<p style="text-align: center;"><u>RESOURCES</u></p> <p>Tom Baber Vice President Liability (916) 746-8834 tom.baber@yorkrsg.com</p>	<p>Mike Berndt Assistant Vice President Liability - Roseville (925) 349-3891 mike.berndt@yorkrsg.com</p>	<p style="text-align: center;"><u>RESOURCES</u></p> <p>Jeff Ponta Regional Vice President Workers' Compensation (916) 960-0965 jeff.ponta@yorkrsg.com</p>	<p>Dori Zumwalt Senior Account Manager Client Services (916) 960-1017 dorienne.zumwalt@yorkrsg.com</p>