NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND RISK MANAGEMENT COMMITTEE MEETING AGENDA

A - Action
I - Information

1 - Attached
2 - Hand Out
3 - Separate Cover
4 - Verbal

Date: **Thursday, October 20, 2022**

Time: **10:00 a.m.**

Location: **Rocklin Event Center – Ballroom**
2650 Sunset Blvd
Rocklin, CA

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. **ROLL CALL**

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

pg. 4 **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. 5 1. Minutes of the Risk Management Committee Meeting - April 21, 2022

pg. 10 **E.** **GENERAL RISK MANAGEMENT ISSUES** **I 4**
This is an opportunity for a member to discuss a topic of interest or seek guidance and input from the group about a current issue, risk management topic or exposure the member is facing.

F. COMMITTEE BUSINESS

pg. 11	1. **Trending Reports for Liability Claims** *Members will receive an overview of liability claim statistics and trends.*	**I**	**1**
pg. 31	2. **Sedgwick Risk Control Services Update** *Shane Baird from Sedgwick will present an overview of the risk control services provided for the current program year and provide direction on future regional trainings.*	**I**	**1**
pg. 49	3. **Sedgwick FY 22/23 Risk Control Service Plan** *Shane Baird from Sedgwick will present an overview of the risk control service plan for FY 22/23.*	**I**	**1**
pg. 51	4. **Police Risk Management Committee Update** *Tom Kline from Sedgwick will provide the Committee with a summary of this year's Police Risk Management Committee Meetings.*	**I**	**1**
pg. 53	5. **Risk Management Policies & Best Practices** *The Committee will receive an overview of current policies and suggested policies and best practices for other suggested exposures to review, provide feedback, and make recommendations.*	**A**	**1**
pg. 53	**a. Risk Management P&P Listing**		
pg. 56	**b. Wildfire Risk Management**		
pg. 80	**c. Cyber Liability**		
pg. 97	**d. Park & Recreation**		

H. ADJOURNMENT

UPCOMING MEETINGS

Police Risk Management Committee Meeting – November 3, 2022
Board of Directors Meeting – December 15, 2022
Police Risk Management Committee Meeting – February 2, 2023
Claims Committee Meeting – March 23, 2023
Executive Committee Meeting – March 23, 2023
Risk Management Committee Meeting – April 20, 2023
Board of Directors Meeting – April 20, 2023

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 Jenna Wirkner at Alliant Insurance Services at (916) 643-2714.

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

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

BACK TO AGENDA

Northern California Cities Self Insurance Fund
Risk Management Committee Meeting
October 20, 2022

Agenda Item D.

CONSENT CALENDAR

ACTION ITEM

ISSUE: The Risk Management Committee (RMC) 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 on the agenda in an order determined by the Chair.

RECOMMENDATION: Review and approve the Consent Calendar.

FISCAL IMPACT: None

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

ATTACHMENT(S): Minutes of the Risk Management Committee Meeting - April 21, 2022

c/o Alliant Insurance Services, Inc. | 2180 Harvard St., Ste. 460, Sacramento, CA 95815 | Phone: 916.643.2700 | Fax: 916.643.2750

NORTHERN CALIFORNIA CITIES SELF INSURANCE FUND
RISK MANAGEMENT COMMITTEE MEETING MINUTES
ROCKLIN EVENT CENTER
APRIL 21, 2022

COMMITTEE MEMBERS PRESENT

Liz Cottrell, City of Anderson
Ishrat Aziz- Khan, City of Colusa
Allison Garcia, City of Folsom
Elisa Arteaga, City of Gridley
Dalacie Blankenship, City of Jackson
Elizabeth Ehrenstrom, City of Oroville
Dave Warren, City of Placerville
Marti Brown, City of Willows
Nathan Bagwill, City of Auburn
Jim Ramsey, City of Elk Grove
Stephanie Van Steyn, City of Galt
Michael Rock, City of Ione Jennifer
Styczynski, City of Marysville
Crystal Peters, Town of Paradise
Andrew Schiltz, City of Rocklin
Natalie Springer, City of Yuba City

OTHER MEMBERS PRESENT

Anjmin Mahil, City of Elk Grove (Alternate)
Amanda Tonks, City of Rocklin
Sheleen Loza, City of Yuba City

COMMITTEE MEMBERS ABSENT

Kristina Miller, City of Corning
Veronica Rodriguez, City of Lincoln
Sandra Ryan, City of Red Bluff
Rachel Ancheta, City of Dixon
Sean Grayson, City of Nevada City
Jennifer Schultz, City of Rio Vista

CONSULTANTS & GUESTS

Marcus Beverly, Alliant Insurance Services
Erik Baumle, Sedgwick
Summer Simpson, Sedgwick
Jenna Wirkner, Alliant Insurance Services
Eric Lucero, Sedgwick
Tom Kline, Sedgwick

A. CALL TO ORDER

Chair Liz Ehrenstrom called the meeting to order at 10:05a.m.

B. ROLL CALL

Roll call was made, and a majority of the members were present constituting a quorum.

C. PUBLIC COMMENTS

There were no public comments.

D. CONSENT CALENDAR

1. Minutes of the Risk Management Committee Meeting – December 16, 2021

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

MOTION: Jim Ramsey **SECOND:** Dave Warren **MOTION CARRIED UNANIMOUSLY**

Ayes: Cottrell, Bagwill, Aziz-Khan, Ramsey, Garcia, Van Steyn, Rock, Blankenship, Styczynski, Ehrenstrom, Peters, Warren, Schiltz, Brown, Springer.
Nays: None

E. COMMITTEE BUSINESS

E.1. Sedgwick Risk Control Services Update

Eric Lucero from Sedgwick Risk Control Services provided an update on the services used during FY 21-22. Mr. Lucero discussed members have been using risk control services more. The City of Oroville is doing in house DOT Training for new DOT drivers that are getting license or are updating a license. A formal training is required, the training can be done in house. The training records need to be submitted to the appropriate agency. The City of Yuba City is using an outside source and will share the contact with Eric Lucero. The training is only for upgrades or new DOT license.

Members have been doing ergonomic assessments. Members are encouraged to reach out to Mr. Lucero if they have a training idea or risk management need.

Members asked if we could have regional trainings. Mr. Lucero will work on planning trainings and inviting other members.

It's a good time of year to think of Heat Injury Prevention.

Information only. No motion was taken.
Elisa Arteaga joined the meeting at 10:23a.m.

E.2. NCCSIF FY 22/23 Risk Control Service Plan

Mr. Lucero discussed the six areas of Risk Assessments members can focus on. Mr. Lucero asked for member input on the focused Risk Assessments. Members asked for Mr. Lucero to send out the Risk Assessments and focus on the red dots. Wildfire smoke and heat illness are items that can easily be updated. Mr. Lucero will work with members on creating a plan for individual Risk Management Assessments.

Mr. Beverly discussed that we did a full Risk Assessment initially. The topics on the Risk Management Assessment Scorecard Summary are the bigger topics. Mr. Beverly would like to host a Risk Management 101 Webinar.

Mr. Beverly discussed checking playground equipment regularly. Members can use service days for playground inspections. A certified playground inspector will perform the inspection.

Members discussed using PRISM resources and attending the trainings that are offered.

A motion was made to approve the Sedgwick Risk Control plan for FY22-23.

MOTION: Dalacie Blankenship **SECOND:** Liz Cottrell **MOTION CARRIED UNANIMOUSLY**

Ayes: Cottrell, Bagwill, Aziz-Khan, Ramsey, Garcia, Van Steyn, Arteaga, Rock, Blankenship, Styczynski, Ehrenstrom, Peters, Warren, Schiltz, Brown, Springer.
Nays: None

E.3. Safety Award Program

Mr. Beverly discussed that we didn't receive any submissions for FY 21-22. Members are encouraged to submit ideas for the FY 22-23. Members discussed sending the Safety Award Program out to members. Members are encouraged to submit ideas by June 1st, for the June 23, 2022, Board of Directors Meeting.

E.4.a. Police Risk Management Committee Update
Mr. Tom Kline gave a brief overview of the Police Risk Management Committee Meetings for FY 21/22.

May 6, 2021- Gregory M. Fox presented a training on Impact of AB 392 on Police Criminal and Civil Liability.

August 5, 2021- Ben Laird, President of Frontline Public Safety Solutions, presented a training entitled Body Worn Camera/Motor Vehicle Recorder Audit Software for Police. The idea is that we can provide analytics based on officer engagement to identify training needs and deliver customized feedback.

November 4, 2021- Stephanie Cruz of Cole Pro Media provided a training titled Transparency Engagement – The Next Step in Communicating with the Public.

February 3,2022 – Bruce Kilday, Derick Konz of Angelo, Kilday and Kilduff presented a training for the PRMC members titled Police Risk Management Legal Update – Impact of New Legislation & Lessons Learned. They discussed with the PRMC members the new laws such as.

Use of Force
-AB 26- Minimum Standards for Dept. Policies
-AB 48- Use of Force
-AB 490 – Positional Asphyxia

Disclosure of Confidential Records
-SB 16- Disclosure
-SB 98- Media Access
-Personnel Records
-Internal Affairs Investigation

Mr. Kline discussed the upcoming trainings for PRMC Members. We will be hosting trainings with Lexipol and a training on Police Risk.

Members are encouraged to use Cole Pro Media when needed. The fees can be included in the cost of the claim.

Information only. No motion was taken.

E.4.b. PRMC Grant Fund Usage Report and Request

Mr. Beverly discussed the Police Risk Management Grant Fund Usage Report. Members are encouraged to use the funds available to them. Members discussed using dividend funds to contribute to the Police Risk Management Grant Funds. If members have a Body Worn Camera Program, they can use funds for other Risk Management items or resources.

E.5. FY 22/23 Risk Control Services Budget

Mr. Beverly discussed the FY 22/23 Budget. Members have access to the Lexipol Law Enforcement App and the Fire App. We have allocate Risk Management Committee Training Funds. Mr. Beverly encouraged members to sign up for Conferences and Trainings and use the funds.

Members confirmed they could use the training funds for Liebert Cassidy Whitmore.

Information only. No motion was taken.

E.6. Round Table Discussion

Mr. Beverly discussed members using Apex and New Charter Technologies for their IT services. Members are encouraged to reach out to Apex if they were interested in using them. Members discussed receiving a discount if members were interested in Apex. Program Administrators will set-up an informational webinar with Apex.

Mr. Beverly discussed the Wildfire Risk Scores that were presented at the December Risk Management Committee Meeting.

F. ADJOURNMENT

The meeting was adjourned at 11:24 a.m.

Next Meeting Date:

Respectfully Submitted,

______________________________ ____________________
Jennifer Styczynski, Secretary Date

Northern California Cities Self Insurance Fund
Risk Management Committee Meeting
October 20, 2022

Agenda Item E.

GENERAL RISK MANAGEMENT ISSUES

INFORMATION ITEM

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

RECOMMENDATION: None.

FISCAL IMPACT: None.

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

ATTACHMENT(S): None.

A Public Entity Joint Powers Authority

c/o Alliant Insurance Services, Inc. | 2180 Harvard St., Ste. 460, Sacramento, CA 95815 | Phone: 916.643.2700 | Fax: 916.643.2750

Northern California Cities Self Insurance Fund
Risk Management Committee Meeting
October 20, 2022

Agenda Item F.1.

TRENDING REPORTS FOR LIABILITY CLAIMS

INFORMATION ITEM

ITEM: Members will receive an overview of NCCSIF claim trends over the last ten years, 2012-2021, and analysis of the top loss exposures related to the Liability Program.

FISCAL IMPACT: None.

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

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

ATTACHMENT(S):

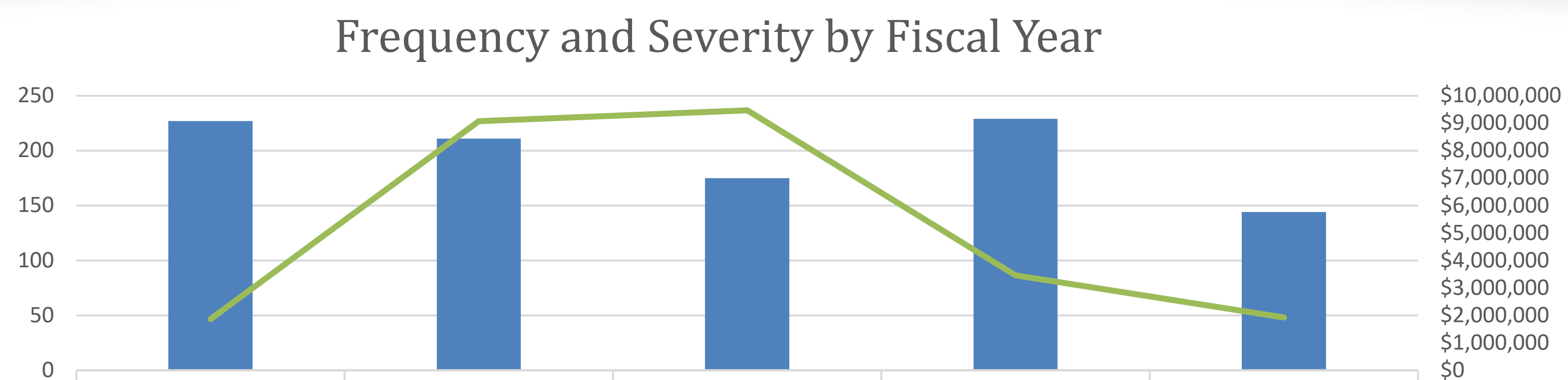
1. Liability Trending Report
2. Liability Loss Exposures Claims Experience Analysis

c/o Alliant Insurance Services, Inc. | 2180 Harvard St., Ste. 460, Sacramento, CA 95815 | Phone: 916.643.2700 | Fax: 916.643.2750

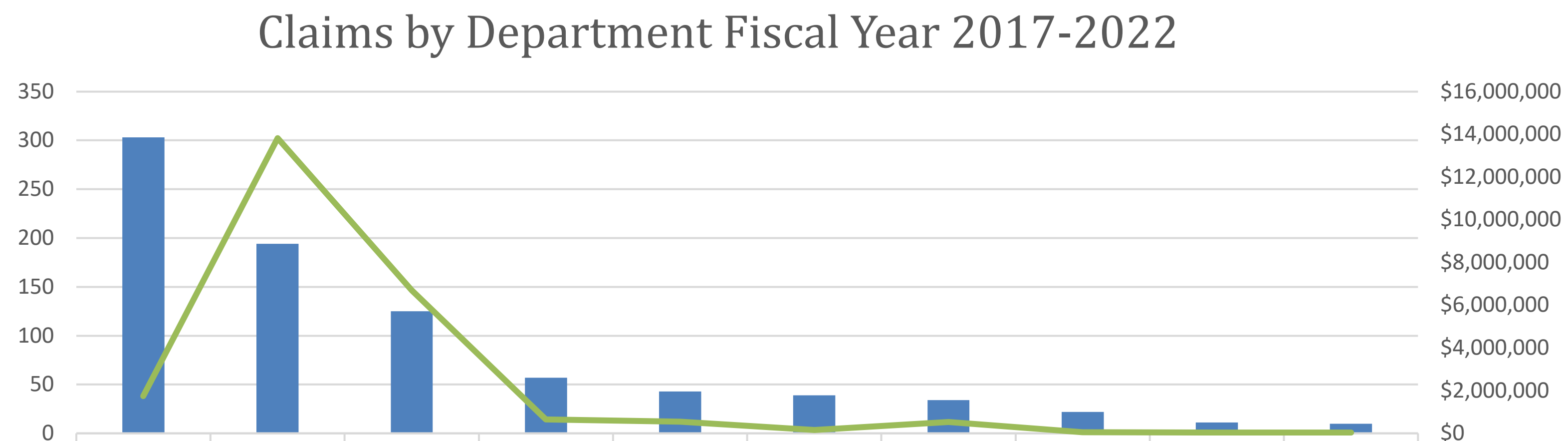
General Liability Trending Report for NCCSIF

October 2022

NCCSIF GL Trending Report Fiscal Years 2017-2022



	2017 - 2018	2018 - 2019	2019 - 2020	2020 - 2021	2021 - 2022
Frequency	227	211	175	229	144
Severity	$1,859,951	$9,066,011	$9,470,564	$3,452,634	$1,921,935



	Public Works	Police	Street	Water	Parks & Rec	Sewer	Administration	Refuse	Fire	Building/Maint
Frequency	303	194	125	57	43	39	34	22	11	10
Severity	$1,745,555	$13,814,582	$6,698,061	$655,703	$543,594	$157,549	$534,507	$48,022	$38,098	$45,017

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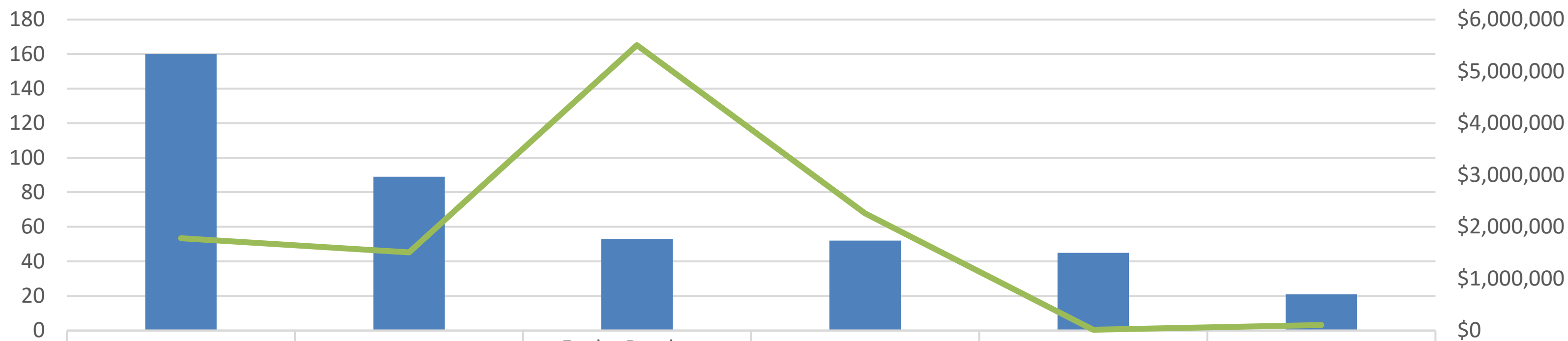
Top 10 Departments Fiscal Year 2017-2022

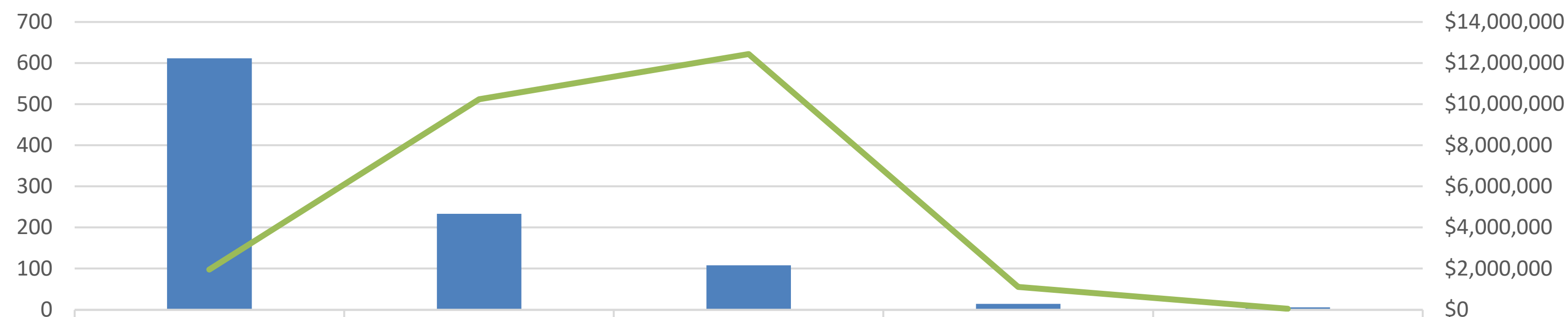
Department	Frequency	Severity	Average
Public Works	303	$1,745,555	$5,761
Police	194	$13,814,582	$71,209
Street	125	$6,698,061	$53,584
Water	57	$655,703	$11,504
Parks & Rec	43	$543,594	$12,642
Sewer	39	$157,549	$4,040
Administration	34	$534,507	$15,721
Refuse	22	$48,022	$2,183
Fire	11	$38,098	$3,463
Building/Maint	10	$45,017	$4,502

Top Causes of Claim Fiscal Year 2017-2022



	Motorized vehicle	Slip & Fall	Faulty Roadway Design	Civil Rights	Potholes	Sewer Backup
Frequency	160	89	53	52	45	21
Severity	$1,781,430	$1,510,707	$5,505,296	$2,258,764	$18,592	$106,199

Frequency and Severity by Claim Type Fiscal Year 2017-2022



	Property Damage	Bodily Injury	Police Liabiliy	Wrongful Act	Personal Injury
Frequency	611	233	108	14	6
Severity	$1,948,157	$10,234,039	$12,426,739	$1,115,754	$44,739

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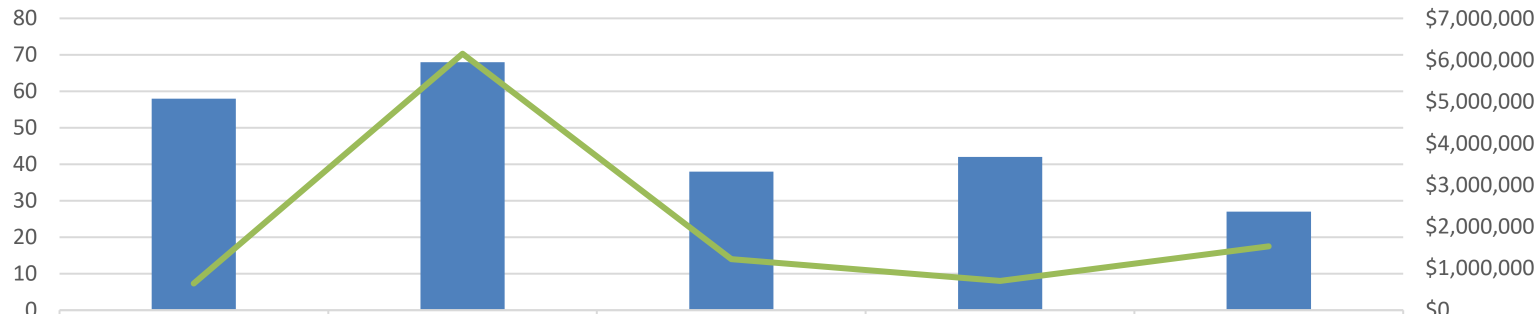
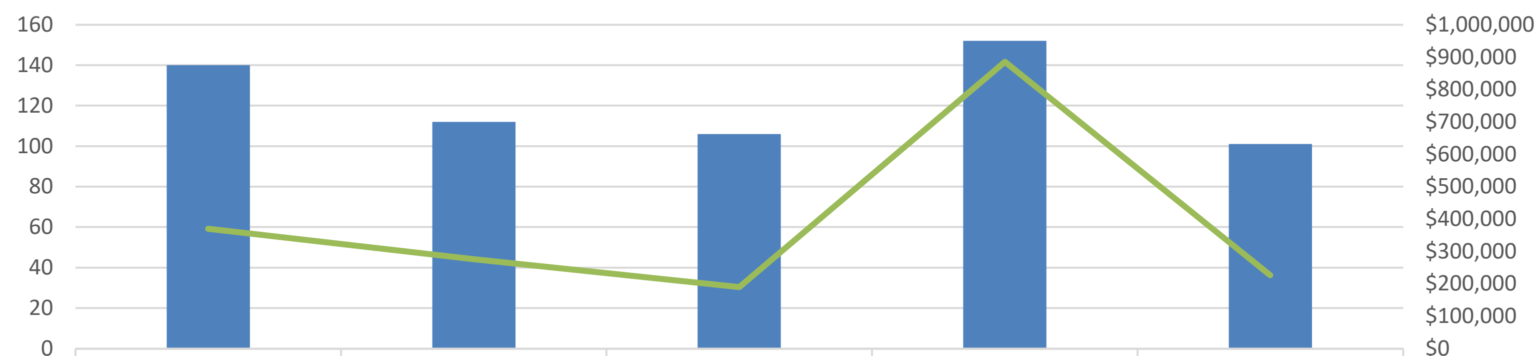
Bodily Injury Claims by Fiscal Year



	2017 - 2018	2018 - 2019	2019 - 2020	2020 - 2021	2021 - 2022
Frequency	58	68	38	42	27
Severity	$635,500	$6,154,815	$1,219,573	$696,172	$1,527,979

Property Damage Claims by Fiscal Year



	2017 - 2018	2018 - 2019	2019 - 2020	2020 - 2021	2021 - 2022
Frequency	140	112	106	152	101
Severity	$369,954	$276,571	$190,185	$885,199	$226,248

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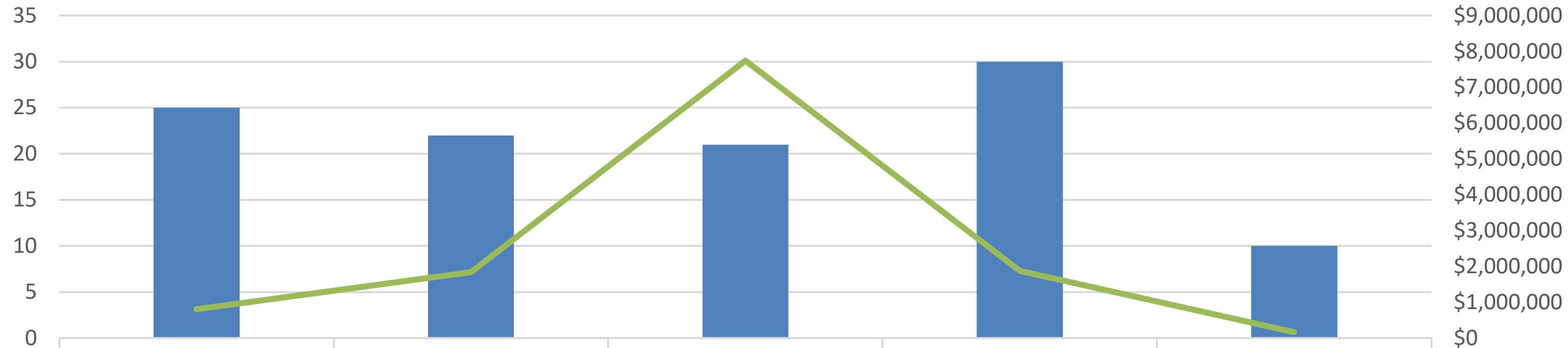
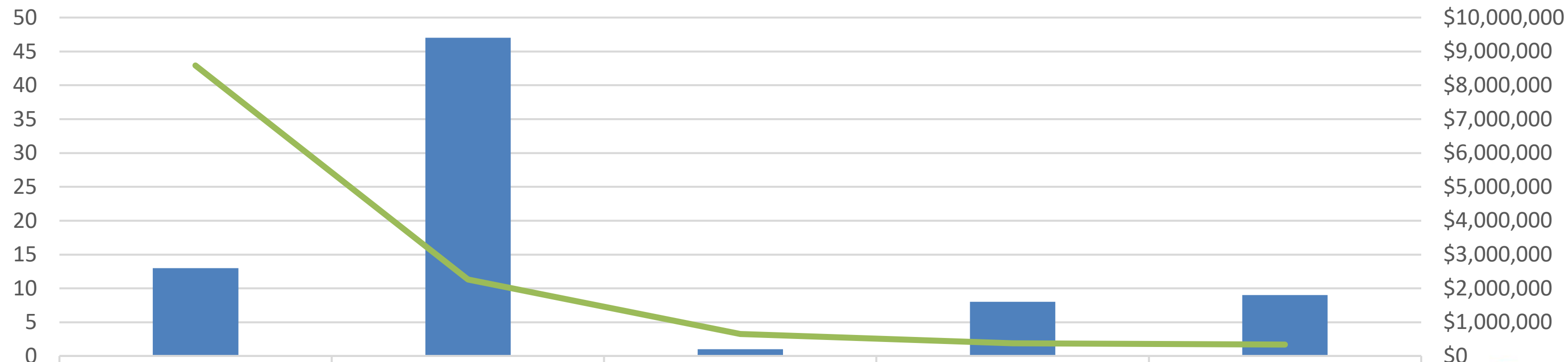
Police Liability Claims by Fiscal Year



	2017 - 2018	2018 - 2019	2019 - 2020	2020 - 2021	2021 - 2022
Frequency	25	22	21	30	10
Severity	$809,253	$1,835,349	$7,743,178	$1,871,263	$167,697

Top 5 Cause of Police Liability Claims Fiscal Year 2017-2022



	Excessive Force	Civil Rights	Barricade	False Arrest	Wrongful Death
Frequency	13	47	1	8	9
Severity	$8,589,832	$2,258,753	$650,000	$378,782	$335,705

Top 10 Police Liability Claims Fiscal Year 2017-2022

Claim Number	Description	Incurred
40201028983-0001	Extensive injuries due to force used during arrest	$7,500,000
NCGA08811A1	Fatality from shooting	$890,243
4A2203GVY06-001	During pursuit, an involved vehicle was hit injuring a minor passenger	$800,000
402104A9F7G-0001	Fatality from beanbag shooting	$650,000
NCGA08592A1	Excessive force during arrest	$290,000
4A2112043YD-0001	Fatality from K-9 bite complications	$275,000
NCGA08481A1	Excessive force during investigation	$257,838
NCGA08821A1	Unreasonable force during arrest	$250,000
40201244A82-0001	False arrest and excessive force.	$225,000
NCGA08836A1	Excessive force during a traffic stop	$200,000

Frequency and Severity of Police Claims by Member
Fiscal Year 2017-2022

Member	Frequency	Severity	Average	Open as of 6.30.2022
City of Anderson	12	$469,038	$39,087	6
City of Auburn	5	$86,370	$17,274	3
City of Colusa	4	$103,503	$25,876	0
City of Corning	3	$14,017	$4,672	0
City of Dixon	6	$165,909	$27,651	4
City of Folsom	31	$122,253	$3,944	8
City of Galt	5	$13,331	$2,666	0
City of Gridley	7	$538,511	$76,930	5
City of Ione	1	$595	$595	0
City of Jackson	1	$50,001	$50,001	1

Frequency and Severity of Police Claims by Member
Fiscal Year 2017-2022

Member	Frequency	Severity	Average	Open as of 6.30.2022
City of Lincoln	16	$329,111	$20,569	8
City of Marysville	15	$56,609	$3,774	0
City of Oroville	10	$1,050,375	$105,038	4
City of Red Bluff	15	$975,344	$65,023	1
City of Rio Vista	9	$833,133	$92,570	2
City of Rocklin	22	$624,755	$28,398	11
City of Yuba City	25	$8,379,814	$335,193	8
Town of Paradise	7	$1,913	$273	3

Top 10 Liability Claims Fiscal Year 2017-2022

Claim Number	Department	Description	Incurred
40201028983-0001	Police	Extensive injuries due to force used during arrest	$7,500,000
NCGA08753A1	Street	Trauma and injuries as result of vehicle accident	$4,525,000
NCGA08811A1	Police	Fatality from shooting	$890,243
4A2203GVY06-001	Police	During pursuit, an involved vehicle was hit injuring a minor passenger	$800,000
402104A9F7G-0001	Police	Fatality from beanbag shooting	$650,000
4A1603K374W-0001	Street	Motor vehicle accident from unsafe intersection	$550,000
40210157069-0001	Water	Class action suite for pinhole leaks causing water and mold damage	$525,000
NCGA08905A1	Street	Pedestrian struck and killed by vehicle	$525,000
NCGA08794A1	Parks & Rec	Child injured from defective swing	$300,000
NCGA08592A1	Police	Excessive force during arrest	$290,000

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Frequency and Severity of General Liability Claims by Member Fiscal Year 2017-2022

Member	Frequency	Severity	Average
City of Anderson	17	$478,278	$28,134
City of Auburn	40	$423,563	$10,589
City of Colusa	27	$203,853	$7,550
City of Corning	23	$605,208	$26,313
City of Dixon	28	$415,465	$14,838
City of Folsom	320	$1,759,622	$5,499
City of Galt	41	$275,527	$6,720
City of Gridley	13	$554,571	$42,659
City of Ione	6	$238,380	$39,730
City of Jackson	6	$69,205	$11,534

Frequency and Severity of General Liability Claims by Member Fiscal Year 2017-2022

Member	Frequency	Severity	Average
City of Lincoln	91	$842,640	$9,260
City of Marysville	81	$704,777	$8,701
City of Oroville	19	$1,306,041	$68,739
City of Red Bluff	59	$1,164,364	$19,735
City of Rio Vista	27	$1,570,367	$58,162
City of Rocklin	76	$5,378,566	$70,771
City of Willows	10	$202,028	$20,203
City of Yuba City	71	$9,486,545	$133,613
Town of Paradise	31	$92,095	$2,971

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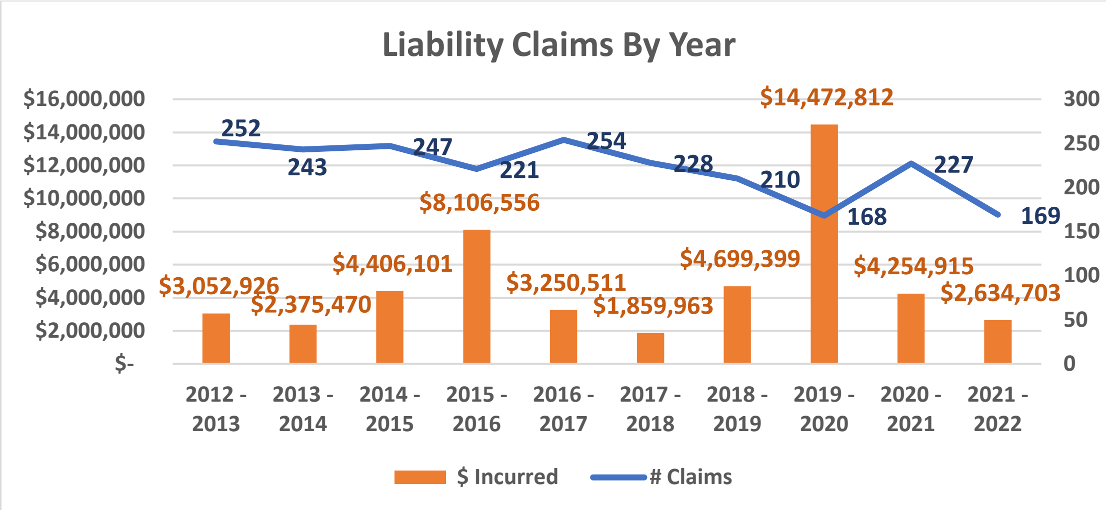
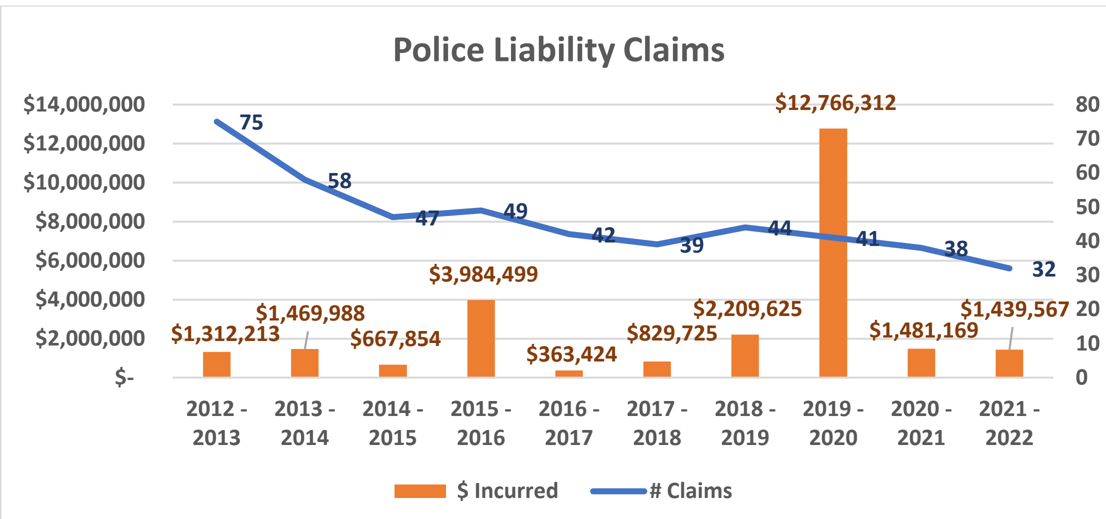
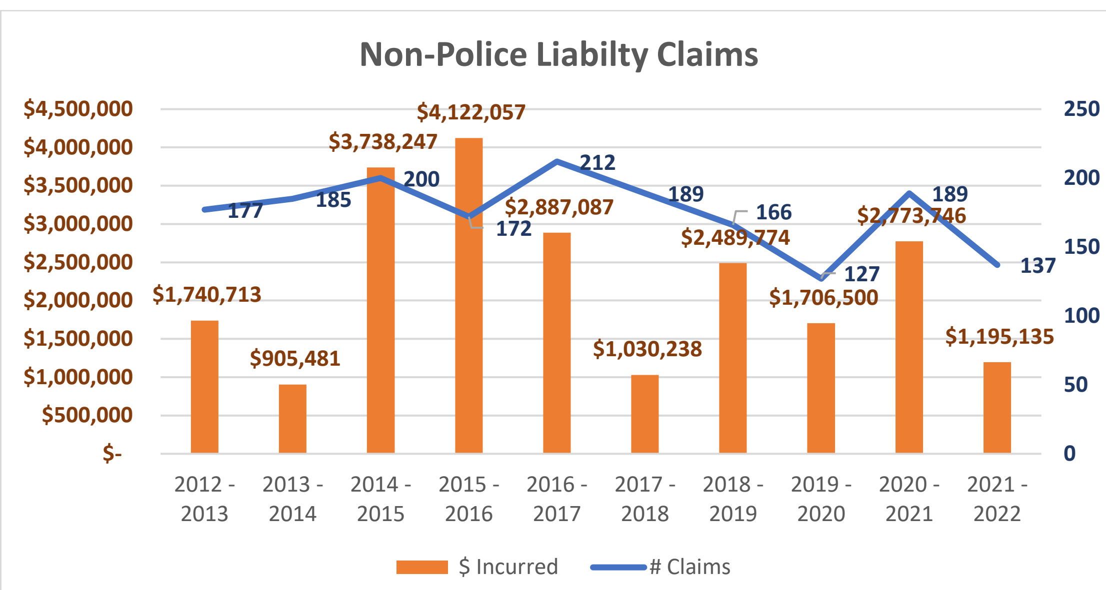
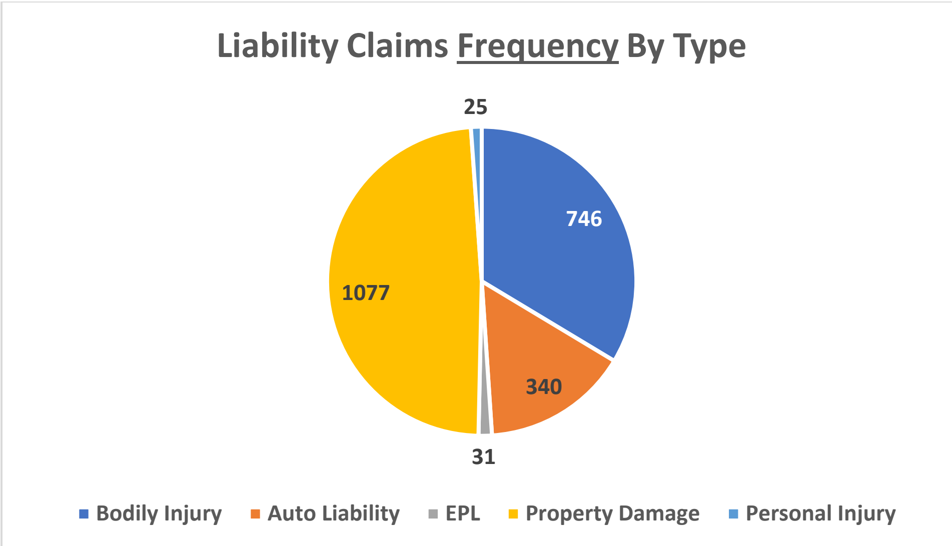
NCCSIF LIABILITY CLAIMS AS OF 9/30/22

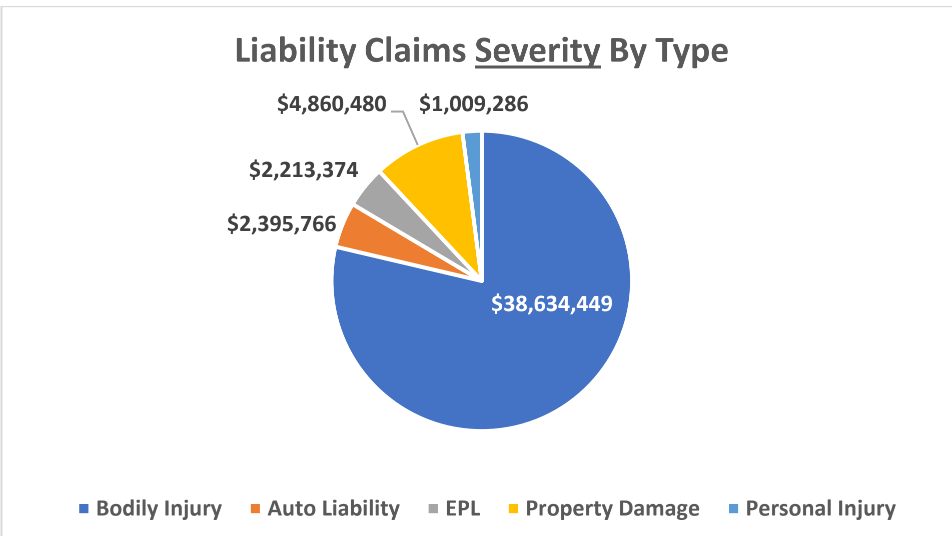


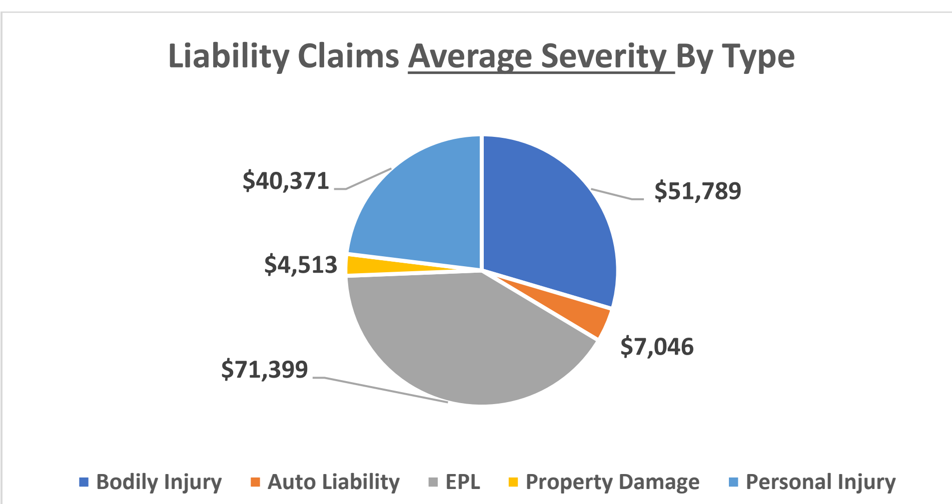




NCCSIF LIABILITY CLAIMS AS OF 9/30/22







NCCSIF LIABILITY CLAIMS AS OF 9/30/22

	Police Claims		Non-Police Claims	
Fiscal Year	**# Claims**	**$ Incurred**	**# Claims**	**$ Incurred**
2012 - 2013	75	$ 1,312,213	177	$ 1,740,713
2013 - 2014	58	$ 1,469,988	185	$ 905,481
2014 - 2015	47	$ 667,854	200	$ 3,738,247
2015 - 2016	49	$ 3,984,499	172	$ 4,122,057
2016 - 2017	42	$ 363,424	212	$ 2,887,087
2017 - 2018	39	$ 829,725	189	$ 1,030,238
2018 - 2019	44	$ 2,209,625	166	$ 2,489,774
2019 - 2020	41	$ 12,766,312	127	$ 1,706,500
2020 - 2021	38	$ 1,481,169	189	$ 2,773,746
2021 - 2022	32	$ 1,439,567	137	$ 1,195,135
Grand Total	**465**	**$ 26,524,376**	**1754**	**$ 22,588,979**

All But Police – Claim Cause	# Claims	$ Incurred
MISCELLANEOUS BI/PD	256	$ 2,766,422
Slip & Fall Other Inside	200	$ 2,617,660
Motorized Vehicle	195	$ 808,181
Not Provided/NOC/Insufficient Data	109	$ 396,775
Sewer Backup	100	$ 1,115,362

All But Police – Claim Cause	# Claims	$ Incurred
Contact Other	26	$ 3,020,060
MISCELLANEOUS BI/PD	256	$ 2,766,422
Slip & Fall Other Inside	200	$ 2,617,660
Faulty Roadway Design	75	$ 1,925,133
Civil Rights	18	$ 1,555,843
Claimant/Property Hit By Falling Object	43	$ 1,249,263
Sewer Backup	100	$ 1,115,362
Motorized Vehicle	195	$ 808,181

Police – Claim Cause	# Claims	$ Incurred
Civil Rights	111	$ 7,094,079
MISCELLANEOUS BI/PD	75	$ 1,915,889
Hit Ov On Side	50	$ 187,754
Motorized Vehicle	44	$ 1,038,707
Not Provided/NOC/Insufficient Data	42	$ 30,602
False Arrest	14	$ 617,219
PROPERTY DAMAGE	12	$ 9,282
UNLAWFUL SEIZURE	12	$ 56,198

Police – Claim Cause	# Claims	$ Incurred
Civil Rights	111	$ 7,094,079
MISCELLANEOUS BI/PD	75	$ 1,915,889
Motorized Vehicle	44	$ 1,038,707
Misc. Comprehensive	2	$ 948,157
False Arrest	14	$ 617,219
Wrongful Death	9	$ 515,837

LIABILITY CLAIMS CLOSED LAST THREE YEARS AS OF 9/30/22
TOP 12 BY INCURRED

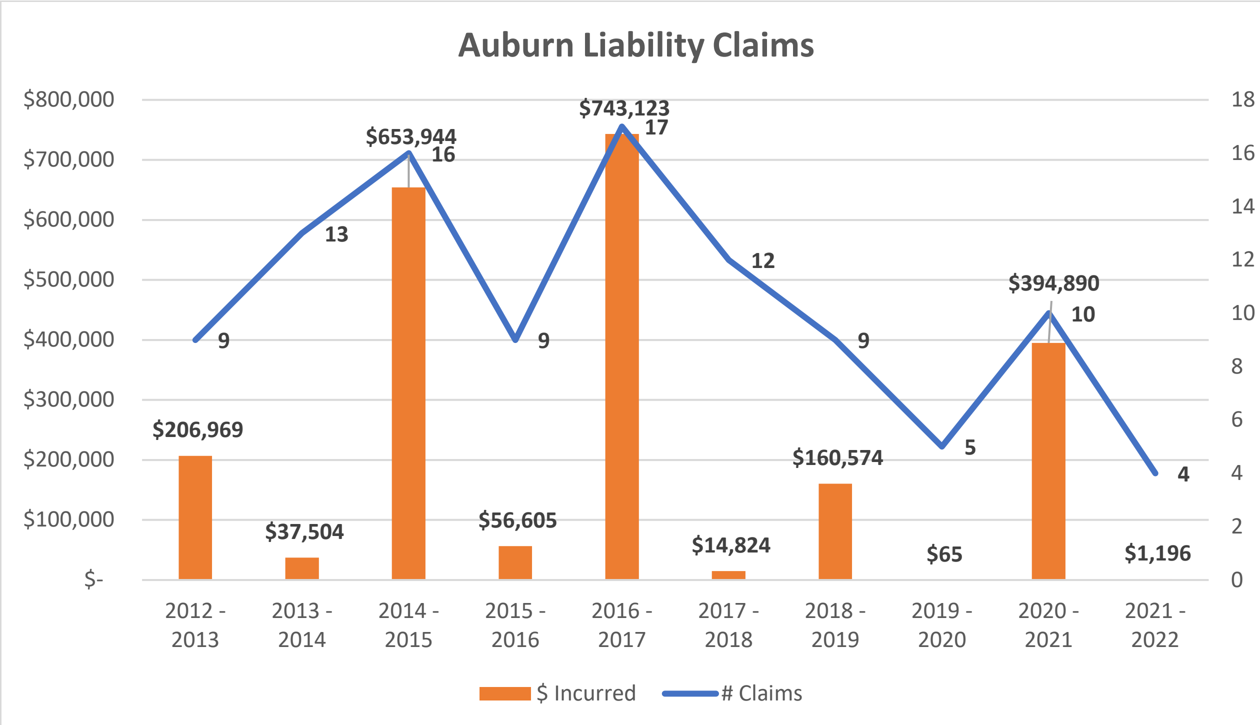
Fiscal Year	Date Closed	Department	Cause Description (Interaction)	Result/Nature Description	Event Description	Incurred	Paid - Ind/Loss	Paid - Expense
2018 - 2019	5/27/2021	POLICE	MISCELLANEOUS BI/PD	Multiple Injuries	Police officers shot and killed decedent as he was advancing towards them and refused to drop a stick	$ 890,243	$ 850,000	$ 40,243
2014 - 2015	5/9/2022	PARKS & RECREATION	Claimant/Property Hit By Falling Object	Concussion	An unsecured storage shelf fell on claimant	$ 556,022	$ 178,905	$ 377,117
2014 - 2015	3/25/2022	STREET	Claimant/Property Struck Object	Other GL	Clmt hit storm drain. He was thrown off his bike and hit his head	$ 540,135	$ 410,000	$ 130,135
2014 - 2015	5/27/2020	PUBLIC WORKS	MISCELLANEOUS BI/PD	Not Provided/NOC/Insufficient	Claimant is alleging that due to the City not disclosing a pipeline on their property, they suffered a loss in revenue and property damage to their building.	$ 434,021	$ 227,500	$ 206,521
2015 - 2016	2/15/2019	STREET	Faulty Roadway Design	Other GL	Alleging the roadway was in a dangerous condition due to its design; constructio n; sight distance; horizontal & vertical alignments & curves, etc.	$ 212,648	$ 70,000	$ 142,648
2018 - 2019	5/6/2021	POLICE	DISCRIMINATION	Emotional Distress	Discrimination and hostile work environment.	$ 193,798	$ 62,500	$ 131,298
2018 - 2019	5/6/2021	POLICE	HARASSMENT	Emotional Distress	Discrimination, sexual harassment and hostile work environment.	$ 189,867	$ 62,500	$ 127,367
2016 - 2017	3/30/2021	PARKS & RECREATION	Civil Rights	Loss of Property	City removed personal property of homeless squatting on public land	$ 172,485	$ 76,444	$ 96,041
2018 - 2019	2/28/2022	PUBLIC WORKS	Slip & Fall Other Inside	Other GL	Claimant tripped and fell on the sidewalk which was cracked and lifted approximately 3 1/2 inches high.	$ 150,980	$ 55,000	$ 95,980
2018 - 2019	8/31/2022	STREET	Faulty Roadway Design	Multiple Injuries	Plaintiff alleges major injuries as a result of an alleged dangerous condition of roadway. Plaintiff was in a vehicle that was struck at high speed by another vehicle who had failed to slow down or stop at a stop sign at the intersection.	$ 148,394	$ -	$ 148,394
2016 - 2017	5/3/2019	POLICE	Civil Rights	Not Provided/NOC/Insufficient	Rocklin PD responded to a burglary call & encountered suspect pointing a gun at them. Suspect was shot by Officers & is deceased.	$ 131,736	$ -	$ 131,736
2018 - 2019	3/10/2022	STREET	Slip & Fall Other Inside	Laceration	Claimant tripped and fell on uneven sidewalk	$ 113,229	$ 25,000	$ 88,229

NCCSIF LIABILITY CLAIMS AS OF 9/30/22

Fiscal Year 2012/13 to 2021/22		
All GL By Member		
Member	# Claims	$ Incurred
City of Anderson	29	$ 631,563
City of Auburn	104	$ 2,269,693
City of Colusa	54	$ 1,136,724
City of Corning	46	$ 806,833
City of Dixon	49	$ 541,791
City of Folsom	693	$ 7,743,323
City of Galt	153	$ 917,573
City of Gridley	23	$ 1,281,685
City of Ione	14	$ 375,459
City of Jackson	22	$ 789,944
City of Lincoln	195	$ 1,865,012
City of Marysville	172	$ 1,621,547
City of Oroville	40	$ 2,169,539
City of Red Bluff	126	$ 1,399,826
City of Rio Vista	62	$ 1,735,045
City of Rocklin	180	$ 4,023,071
City of Willows	20	$ 673,065
City of Yuba City	149	$ 15,257,074
Town of Paradise	88	$ 3,874,588
Grand Total	**2219**	**$ 49,113,355**

Fiscal Year 2012/13 to 2021/22		
Police By Member		
	# Claims	$ Incurred
ANDERSON - POLICE	18	$ 604,332
AUBURN - POLICE	20	$ 284,324
COLUSA - POLICE	11	$ 352,940
CORNING - POLICE	8	$ 124,621
DIXON - POLICE	7	$ 68,830
FOLSOM - POLICE	68	$ 256,909
GALT - POLICE	46	$ 340,573
GRIDLEY - POLICE	11	$ 913,485
Ione - Police	2	$ 2,015
JACKSON - POLICE	1	$ 643
LINCOLN - POLICE	35	$ 547,256
MARYSVILLE - POLICE	42	$ 232,886
OROVILLE - POLICE	14	$ 1,676,977
PARADISE - POLICE	31	$ 3,513,627
RED BLUFF - POLICE	24	$ 985,910
RIO VISTA - POLICE	12	$ 836,979
ROCKLIN - POLICE	54	$ 2,486,139
WILLOWS - POLICE	3	$ 39,493
YUBA CITY - POLICE	58	$ 13,256,436
Grand Total	**465**	**$ 26,524,376**

NCCSIF LIABILITY CLAIMS AS OF 9/30/22



Member	City of Auburn	
Fiscal Year	# Claims	$ Incurred
2012 - 2013	9	$ 206,969
2013 - 2014	13	$ 37,504
2014 - 2015	16	$ 653,944
2015 - 2016	9	$ 56,605
2016 - 2017	17	$ 743,123
2017 - 2018	12	$ 14,824
2018 - 2019	9	$ 160,574
2019 - 2020	5	$ 65
2020 - 2021	10	$ 394,890
2021 - 2022	4	$ 1,196
Grand Total	**104**	**$ 2,269,693**

NCCSIF LIABILITY CLAIMS AS OF 9/30/22

Fiscal Year	**2012/13 to 2021/22**	
Member	**City of Auburn**	
Cause Description	**# Claims**	**$ Incurred**
Building Defect	1	$ 99,279
Civil Rights	2	$ 364,000
Claimant/Property Hit By Falling Object	2	$ -
Claimant/Property Struck Object	1	$ -
Contact Other	2	$ 2,403
Defect	1	$ 30,002
DISCRIMINATION	1	$ 60,000
Equipment	1	$ -
False Arrest	1	$ 46,000
FALSE IMPRISONMENT	3	$ 59,342
Faulty Roadway (All Other)	1	$ -
Faulty Roadway Design	6	$ 304,988
Faulty Roadway Holes Etc	1	$ 146
Foreign Object	2	$ 3,736
HARASSMENT	1	$ 513
Hit Ov On Side	1	$ 2,290
Hit Stationary Object	1	$ 308
MISCELLANEOUS BI/PD	14	$ 444,874
Miscellaneous Collision	1	$ 199
Motorized Vehicle	11	$ 17,309
Not Provided/NOC/Insufficient Data	13	$ 95,477
Oper Damaged Elec Lines	1	$ 831
Sewer Backup	19	$ 594,512
Slip & Fall Obstruction Sidewalk	1	$ 11
Slip & Fall Other Inside	14	$ 142,767
Slip & Fall Other Outside	1	$ 696
Slip & Fall Other Sidewalk	1	$ 11
Grand Total	**104**	**$ 2,269,693**

BACK TO AGENDA

Northern California Cities Self Insurance Fund
Risk Management Committee Meeting
October 20, 2022

Agenda Item F.2.

SEDGWICK RISK CONTROL SERVICES UPDATE
INFORMATION ITEM

ISSUE: Shane Baird will present an update on the risk control services Sedgwick has provided to NCCSIF members from January 1 through September 30, 2022. A member services report is included for review and discussion.

Focused Risk Assessments
Sedgwick staff last completed a Risk Assessment in 2020 for all members. Beginning in January 2022, Sedgwick staff will meet with all members to update the Risk Assessment Scorecard and review services available to NCCSIF members.

Focused Risk Assessment Follow-up
Sedgwick has provided members with draft resolutions, policies, and programs related to their Focused Risk Assessment Examples include:

Special Events Risk Management	Urban Forest & Wildfire Best Practices
Return to Work Program	Injury and Illness Prevention Program
Vehicle Use Program	Ergonomics Program
Sidewalk Liability Program	ADA Compliance & Transition Plans
Volunteer Risk Management	Risk Management Resolution & Policy

Training:
Traffic Control Flagging, Powered Industrial Trucks (Forklift), COVID-19, Stormwater and Sewer Risk Management (Regional), Sexual Abuse and Molestation Liability (Regional), Hazardous Waste Handling, Homeless Camp Cleanup

Policy Development and/or Review:
Injury and Illness Prevention Program (IIPP), Wildfire Smoke Policy, Covid -19 Program Updates, Drivers Safety Program, Special Events, Workplace Hazards, Hazardous Waste Handling

Ergonomic Evaluations
Members have continued to request office ergonomic evaluations for their staff. These evaluations have been conducted both virtually and in person, but

FISCAL IMPACT: None.

RECOMMENDATION: None. This is provided as information only.

Northern California Cities Self Insurance Fund
Risk Management Committee Meeting
October 20, 2022

Agenda Item F.2. ***continued***

ATTACHMENTS:
1. Risk Control Service Activity 2020-2022
2. Risk Management Assessment Scorecard Summary
3. Safety Award Program Overview

Risk Control Services Activity

Northern California Cities Self Insurance Fund (NCCSIF) contracts with Sedgwick to provide safety and risk control services to its membership. The information portrayed reflects open and closed service activity records for PY 2020-2022.

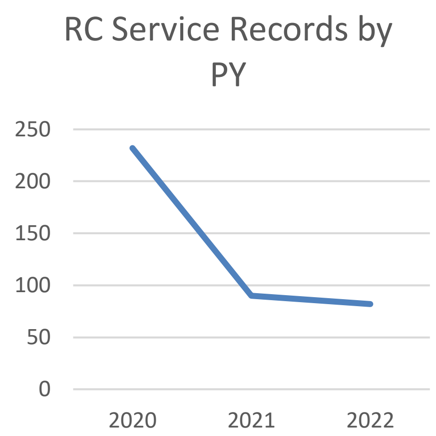
SERVICES UTILIZATION

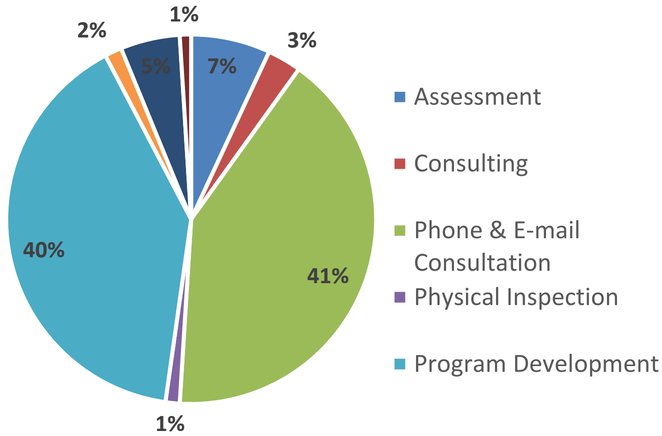
NCCSIF

484 Service records

226 Completed
128 Open

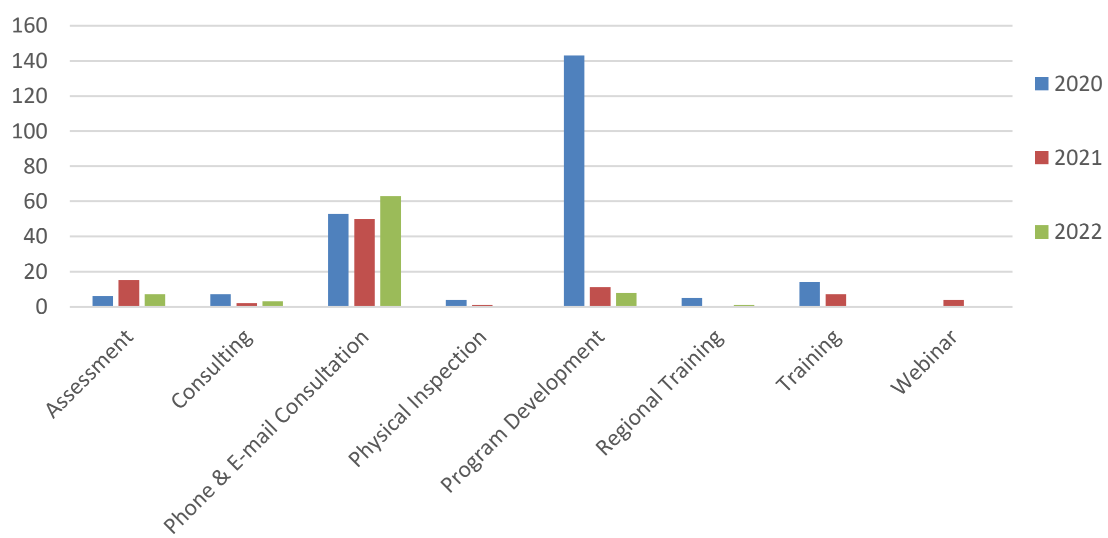
15 Safety Professionals in CA





- 2020 campaign to support members with written safety programs including IIPP and CPP development.
- Members utilize NCCSIF risk manager with heavy phone and email consultations, e.g. COVID-19 safety inquiries
- Safety training requests are light and involve Forklift, Temporary Traffic Control, PW focused areas

SERVICES BY ACTIVITY TYPE



Sedgwick is a service partner to NCCSIF. We strive to deliver easy-to-use resources to take your safety culture to the next level. With a focus on WHY safety matters, everything we provide is aimed to help inspire and motivate managers, supervisors, and employees to make a difference by being safe and productive.

Want to learn more or have a safety question?

REACH US

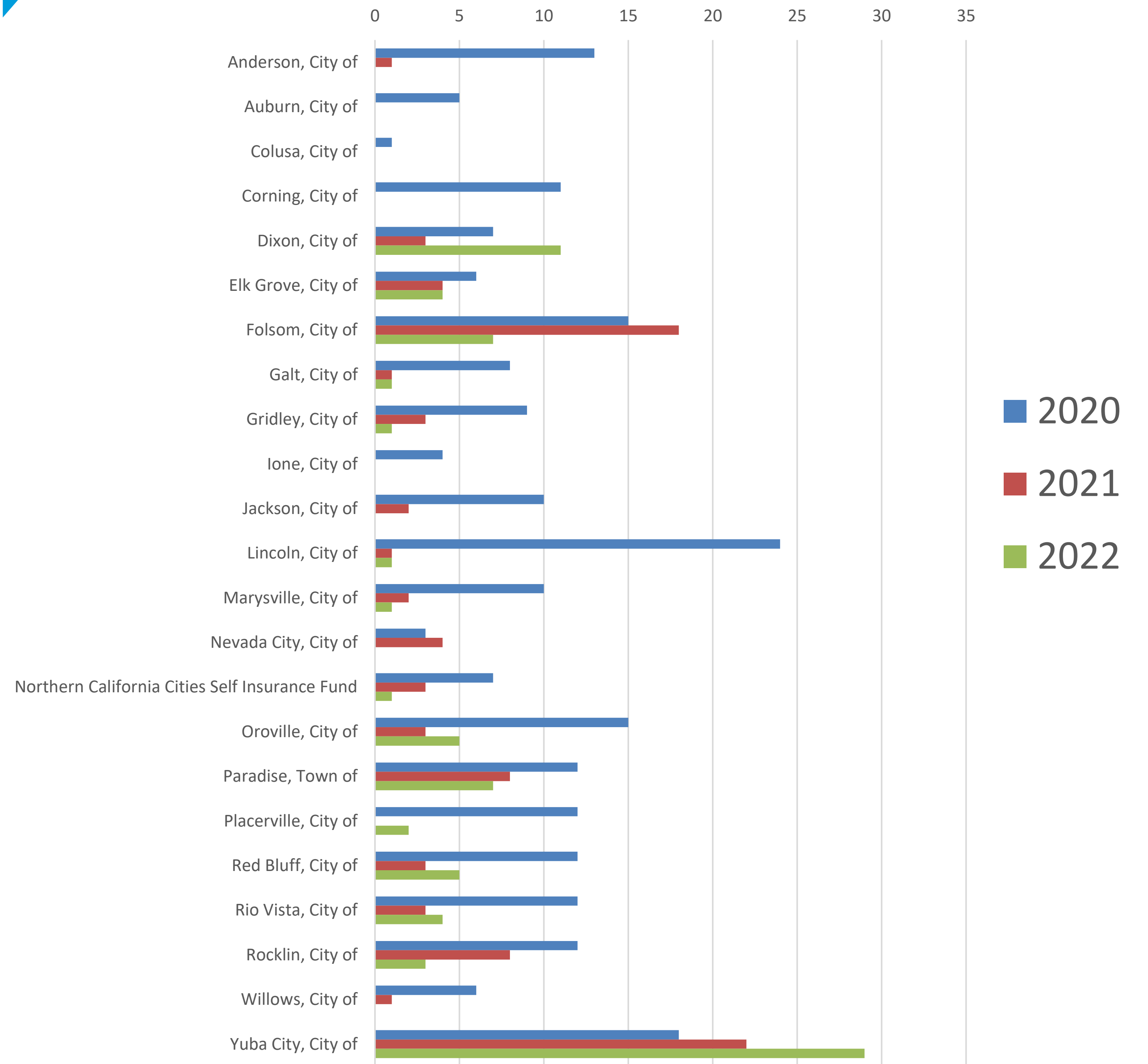
sedgwick

RISKCONTROL.SEDGWICK.COM

Risk Control Services Activity

Northern California Cities Self Insurance Fund (NCCSIF) contracts with Sedgwick to provide safety and risk control services to its membership. The information portrayed reflects open and closed service activity records for PY 2020-2022

SERVICE RECORDS BY MEMBER



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NCCSIF
Northern California Cities Self Insurance Fund
A Joint Powers Authority

2019/2020
Risk Management Assessment Scorecard Summary

As of date: 3/31/20

	Risk Management Framework	Injury & Illness Prevention Program	ADA Compliance	Driver & Vehicle Use Safety	Ergonomics Injury Management	Sidewalk Liability Management	Urban Forest Management	Volunteer Risk Management	Special Events Management
Anderson	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow	Green	Green
Auburn	Yellow	Yellow	Yellow	Yellow	Yellow	Green	Yellow	Green	Green
Colusa	Green	Green	Green	Green	Green	Green	Green	Green	Green
Corning	Yellow	Yellow	Green	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow
Dixon	Yellow	Yellow	Green	Green	Yellow	Green	Yellow	Green	Green
Elk Grove	Green	Green	Green	Green	Yellow	Green	Green	Green	Green
Folsom	Green	Green	Green	Yellow	Yellow	Yellow	Green	Green	Green
Galt	Yellow	Green	Green	Yellow	Yellow	Green	Yellow	Green	Green
Gridley	Yellow	Green	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow
Ione	Yellow	Green	Green	Green	Yellow	Yellow	Yellow	Green	Green
Jackson	Yellow	Yellow	Green	Yellow	Yellow	Yellow	Yellow	Green	Yellow
Lincoln	Yellow	Yellow	Green	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow
Marysville	Yellow	Yellow	Yellow	Yellow	Red	Yellow	Yellow	Yellow	Green
Nevada City*	Yellow	Yellow	Green	Yellow	Yellow	Gray	Gray	Green	Gray
Oroville	Yellow	Yellow	Green	Green	Yellow	Yellow	Green	Yellow	Yellow
Paradise	Yellow	Yellow	Green	Green	Green	Yellow	Yellow	Green	Green
Placerville	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow	Yellow	Green
Red Bluff	Yellow	Green	Green	Yellow	Yellow	Yellow	Yellow	Yellow	Green
Rio Vista	Yellow	Green	Yellow	Yellow	Yellow	Yellow	Gray	Yellow	Green
Rocklin	Green	Yellow	Green	Green	Yellow	Yellow	Green	Green	Green
Willows	Yellow	Green	Yellow	Yellow	Yellow	Red	Yellow	Yellow	Green
Yuba City	Green	Green	Green	Yellow	Green	Yellow	Yellow	Yellow	Green

*Nevada City is PARSAC member for liability and did not answer questions regarding Sidewalk Liability or Urban Forest. Volunteered answers in other liability exposures were scored.

Implementation Level

In Place/Effective (green) **In Progress/Needs work** (yellow) **Absent/Ineffective** (red) **Minimal Exposure Exists** (gray) **Not completed/discussed** (blue)

NCCSIF Northern California Cities Self Insurance Fund
A Joint Powers Authority

Risk Management Assessment Scorecard Summary

date

1	RISK MANAGEMENT FRAMEWORK
1-1	Executive Management has developed a Risk Management Policy that supports an effective risk management structure designed to protect employees and reduce costs associated with liability and workers' compensation losses.
1-2	The City Council has adopted a resolution supporting the Risk Management Policy.
1-3	The NCCSIF Board and Risk Management Committee members have reviewed the updated NCCSIF Risk Management Policies & Procedures Manual.
1-4	A Safety/Risk Management Committee has been formed to assist with effectively implementing the City's Injury & Illness Prevention program and risk management program. The committee provides regular progress reports to Senior Management.
1-5	The City conducts an analysis of liability and workers' compensation losses to identify trends and loss reduction measures.
1-6	A risk control plan is developed with measurable loss reduction goals.
1-7	A system is in place to immediately report and investigate workers' compensation and liability claims to control claims costs.
1-8	Return-To-Work program is in place to aid in employee recovery and reduce claim costs.
1-9	The City utilizes the available NCCSIF risk management and safety resources.

	1-1	1-2	1-3	1-4	1-5	1-6	1-7	1-8	1-9
Anderson	Red	Red	Green	Yellow	Yellow	Green	Green	Yellow	Yellow
Auburn	Yellow	Yellow	Green	Green	Green	Yellow	Green	Yellow	Yellow
Colusa	Green	Green	Green	Green	Green	Green	Green	Green	Yellow
Corning	Yellow	Yellow	Green	Green	Green	Green	Green	Yellow	Green
Dixon	Red	Red	Green	Green	Green	Yellow	Green	Green	Green
Elk Grove	Green	Green	Green	Green	Green	Green	Green	Green	Green
Folsom	Green	Green	Green	Green	Green	Green	Green	Green	Green
Galt	Green	Yellow	Green	Yellow	Green	Green	Green	Green	Green
Gridley	Yellow	Yellow	Green	Green	Green	Green	Green	Green	Green
Ione	Green	Green	Green	Green	Green	Green	Green	Yellow	Yellow
Jackson	Red	Red	Yellow	Green	Green	Green	Green	Yellow	Green
Lincoln	Yellow	Yellow	Green	Green	Green	Green	Green	Yellow	Green
Marysville	Red	Red	Red	Yellow	Green	Red	Green	Yellow	Yellow
Nevada City	Green	Green	Green	Yellow	Green	Yellow	Green	Yellow	Yellow
Oroville	Yellow	Yellow	Green	Green	Green	Yellow	Green	Green	Green
Paradise	Yellow	Yellow	Green	Green	Green	Green	Green	Yellow	Yellow
Placerville	Red	Red	Green	Yellow	Green	Green	Green	Yellow	Green
Red Bluff	Yellow	Yellow	Yellow	Yellow	Green	Green	Green	Green	Green
Rio Vista	Yellow	Yellow	Red	Green	Green	Green	Green	Yellow	Green
Rocklin	Green	Green	Green	Green	Green	Green	Green	Yellow	Green
Willows	Yellow	Yellow	Red	Yellow	Yellow	Red	Green	Yellow	Green
Yuba City	Green	Green	Green	Green	Green	Green	Green	Green	Green

Implementation Level

In Place/Effective ● (Green) **In Progress/Needs work** ● (Yellow) **Absent/Ineffective** ● (Red) **Minimal Exposure Exists** ● (Grey) **Not completed/discussed** ● (Blue)

2	INJURY & ILLNESS PROGRAM IMPLEMENTATION
2-1	A current program has been developed that contains the Cal/OSHA required elements
2-2	An IIPP Administrator, who has the authority to implement the program, has been designated.
2-3	Responsibilities have been identified for managers, supervisors, and employees.
2-4	All employees are held accountable for the completion of their safety duties as part of their performance review.
2-5	A system for communicating hazards to employees and receiving employee feedback on safety concerns is in place. Examples include training, postings, communication, hazard reporting procedures, and safety committees.
2-6	Methods to enforce safety rules and regulations are in place and utilized.
2-7	Procedures for identifying workplace hazards are in place, including hazard assessments, documented inspections, and observation of work practices.
2-8	A system to correct unsafe conditions is in place.
2-9	A documented accident investigation process is in place that includes root cause analysis, manager review, and corrective action follow-up.
2-10	Training or other effective methods are used to ensure employees are aware of safety policies, programs, procedures, and tasks.
2-11	All IIPP activities are documented and records are maintained as required by Cal/OSHA.

	2-1	2-2	2-3	2-4	2-5	2-6	2-7	2-8	2-9	2-10	2-11
Anderson	🟡	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Auburn	🟡	🟡	🟡	🟡	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Colusa	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Corning	🟡	🟢	🟡	🟢	🟢	🟢	🟢	🟡	🟢	🟡	🟢
Dixon	🟡	🟢	🟢	🟢	🟢	🟢	🟡	🟢	🟢	🟡	🟢
Elk Grove	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Folsom	🟡	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Galt	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Gridley	🟡	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Ione	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Jackson	🟡	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Lincoln	🟢	🟢	🟢	🟢	🟢	🟢	🟡	🟢	🟢	🟢	🟡
Marysville	🟢	🟢	🟢	🟢	🟡	🟢	🟢	🟢	🟢	🟢	🟢
Nevada City	🟡	🟢	🟡	🟡	🟢	🟢	🟡	🟡	🟢	🟢	🟡
Oroville	🟢	🟢	🟢	🟢	🟢	🟢	🟡	🟢	🟢	🟢	🟢
Paradise	🟢	🟢	🟢	🟢	🟢	🟢	🟡	🟢	🟢	🟢	🟡
Placerville	🟡	🟡	🟢	🟢	🟡	🟢	🟢	🟢	🟢	🟡	🟢
Red Bluff	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Rio Vista	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Rocklin	🟢	🟢	🟢	🟢	🟢	🟢	🟡	🟡	🟢	🟢	🟢
Willows	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Yuba City	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢

Implementation Level

In Place/Effective 🟢 **In Progress/Needs work** 🟡 **Absent/Ineffective** 🔴 **Minimal Exposure Exists** ⚪ **Not completed/discussed** 🔵

3	ADA COMPLIANCE
3-1	A self-evaluation of programs and facilities has been conducted per ADA requirements.
3-2	A transition plan has been completed to bring noncompliant programs and facilities into compliance.
3-3	There is a process in place to ensure all new construction, alterations, and additions meet current accessibility standards.
3-4	A procedure is in place for filing complaints related to compliance with ADA requirements.
3-5	A qualified individual has been assigned to coordinate ADA compliance requirements.
3-6	Budget and development plans include budgeting for ADA compliance projects.

	3-1	3-2	3-3	3-4	3-5	3-6
Anderson	🟡	🟢	🟢	🟢	🟢	🟢
Auburn	🟡	🔴	🟢	🟢	🟢	🟢
Colusa	🟢	🟢	🟢	🟢	🟢	🟢
Corning	🟢	🟢	🟢	🟢	🟢	🟢
Dixon	🟢	🟢	🟢	🟢	🟢	🟢
Elk Grove	🟢	🟢	🟢	🟢	🟢	🟢
Folsom	🟢	🟢	🟢	🟢	🟢	🟢
Galt	🟢	🟢	🟢	🟢	🟢	🟢
Gridley	🟢	🟢	🟢	🟢	🟢	🟢
Ione	🟢	🟢	🟢	🟢	🟢	🟢
Jackson	🟢	🟢	🟢	🟢	🟢	🟢
Lincoln	🟢	🟢	🟢	🟢	🟢	🟢
Marysville	🟢	🟢	🟡	🟢	🟢	🟢
Nevada City	🟢	🟢	🟢	🟢	🟢	🟢
Oroville	🟢	🟢	🟢	🟢	🟢	🟢
Paradise	🟢	🟢	🟢	🟢	🟢	🟢
Placerville	🟢	🟡	🟢	🟡	🟢	🟢
Red Bluff	🟢	🟢	🟢	🟢	🟢	🟢
Rio Vista	🟡	🟢	🟢	🟢	🟢	🟢
Rocklin	🟢	🟢	🟢	🟢	🟢	🟢
Willows	🟢	🟡	🟢	🟡	🟢	🟢
Yuba City	🟢	🟢	🟢	🟢	🟢	🟢

Implementation Level

In Place/Effective 🟢 **In Progress/Needs work** 🟡 **Absent/Ineffective** 🔴 **Minimal Exposure Exists** ⚪ **Not completed/discussed** 🔵

4	DRIVER & VEHICLE USE SAFETY
4-1	The City has a written program in place that establishes vehicle use, vehicle maintenance, use of personal vehicles during City business, driver selection criteria, and defensive driver requirements.
4-2	All employees who are required to drive in the course of their employment are placed in the Department of Motor Vehicles’ Employee Pull Notice Program.
4-3	Acceptable driver criterion mirrors the requirements in RM-2.
4-4	Maintenance records are maintained to meet relevant standards and warranties.
4-5	The program includes defensive driver techniques and safe practices on the use of hands free electronic devices and distracted driving.
4-6	Employees and supervisors who regularly drive on City business are trained on the City's program and procedures at hire and annually thereafter.

	4-1	4-2	4-3	4-4	4-5	4-6
Anderson	🟢	🟢	🟢	🟢	🟡	🟡
Auburn	🟢	🟢	🟢	🟡	🔴	🟡
Colusa	🟢	🟢	🟢	🟢	🟢	🟢
Corning	🟢	🟢	🟡	🟢	🔴	🟡
Dixon	🟢	🟢	🟢	🟢	🟢	🟢
Elk Grove	🟢	🟢	🟢	🟢	🟢	🟢
Folsom	🟡	🟢	🟡	🟢	🟢	🟡
Galt	🟡	🟢	🟡	🟢	🟡	🟡
Gridley	🔴	🟢	🟡	🟢	🟡	🔴
Ione	🟢	🟢	🟢	🟢	🟢	🟢
Jackson	🟢	🟢	🟢	🟢	🟡	🟢
Lincoln	🟡	🟢	🟡	🟢	🟡	🟡
Marysville	🟢	🟢	🟡	🟢	🟡	🟡
Nevada City	🟢	🟡	🟢	🟢	🔴	🔴
Oroville	🟢	🟢	🟢	🟢	🟢	🟢
Paradise	🟢	🟢	🟢	🟢	🟢	🟡
Placerville	🟡	🟢	🟡	🟢	🟡	🟡
Red Bluff	🟡	🟢	🟡	🟢	🔴	🟢
Rio Vista	🟡	🟢	🟡	🟢	🟢	🟡
Rocklin	🟢	🟢	🟢	🟢	🟢	🟢
Willows	🟢	🟢	🟢	🟢	🟢	🔴
Yuba City	🟡	🟢	🟡	🟢	🟡	🟡

Implementation Level

In Place/Effective 🟢 **In Progress/Needs work** 🟡 **Absent/Ineffective** 🔴 **Minimal Exposure Exists** ⚪ **Not completed/discussed** 🔵

5	ERGONOMIC INJURY MANAGEMENT
5-1	The City has developed an ergonomics program to assist in the identification, prevention, and control of exposure to ergonomic risk factors (awkward postures, repetitive motion, forceful exertion, contact stress, and vibration). https://www.dir.ca.gov/title8/5110.html
5-2	High risk positions are identified by utilizing worksite evaluations, job hazard analyses, employee input, and loss data.
5-3	Once the risk factors are identified the City works at developing controls measures.
5-4	A system is in place for employees to report discomfort and/or symptoms of musculoskeletal problems and for the City to identify ergonomic solutions.
5-5	All employees are trained to recognize work-related ergonomic risk factors. High-risk employees are trained on their specific ergonomic risk factors and control measures.

	5-1	5-2	5-3	5-4	5-5
Anderson	🟡	🟡	🟢	🟢	🟡
Auburn	🟡	🟢	🟢	🟢	🟢
Colusa	🟢	🟢	🟢	🟢	🟢
Corning	🟡	🟢	🟢	🟢	🟡
Dixon	🟢	🟢	🟢	🟢	🟡
Elk Grove	🟡	🟢	🟢	🟢	🟢
Folsom	🟡	🟢	🟢	🟢	🟢
Galt	🟡	🟢	🟢	🟢	🟢
Gridley	🟡	🟢	🟢	🟢	🟢
Ione	🟡	🟡	🟢	🟢	🟢
Jackson	🟢	🟢	🟡	🟢	🟡
Lincoln	🟡	🟢	🟢	🟢	🟢
Marysville	🟡	🔴	🔴	🟢	🟡
Nevada City	🟡	🔴	🔴	🟢	🔴
Oroville	🟡	🟢	🟢	🟢	🟢
Paradise	🟢	🟢	🟢	🟢	🟢
Placerville	🔴	🟢	🟢	🟢	🟡
Red Bluff	🟡	🟢	🟢	🟢	🟢
Rio Vista	🔴	🟢	🟢	🟢	🟢
Rocklin	🟡	🟢	🟢	🟢	🟢
Willows	🔴	🟡	🟡	🟢	🔴
Yuba City	🟢	🟢	🟢	🟢	🟢

6	SIDEWALK LIABILITY MANAGEMENT
6-1	Written sidewalk inspection and mitigation procedures are in place. Procedures include a schedule for routine, documented sidewalk inspection and repair.
6-2	A written process is in place to notify property owners to repair sidewalks as allowed by the Municipal Code.
6-3	Follow-up procedures are in place to ensure defects have been mitigated by the property owner within a reasonable period.
6-4	The City has a follow-up procedure to ensure defects have been addressed by marking, barricading, etc. within reasonable periods.
6-5	Photographs are taken and maintained to visually record action taken to guard against contact by the public within a hazardous sidewalk site.
6-6	The City maintains, where feasible, an annual budget to administer the program.
6-7	A sidewalk liability transfer ordinance has been adopted. Alternatively, the City Council has considered and declined to pass such an ordinance.

	6-1	6-2	6-3	6-4	6-5	6-6	6-7
Anderson	🟡	🟢	🟢	🟢	🔴	🟢	🟡
Auburn	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Colusa	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Corning	🟡	🔴	🔴	🟢	🟢	🟢	🟡
Dixon	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Elk Grove	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Folsom	🟡	🟡	🟡	🟡	🟢	🟢	🟢
Galt	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Gridley	🟡	🟡	🟢	🟢	🟢	🟢	🔴
Ione	🔴	🟢	🟢	🟢	🟢	🟢	🟢
Jackson	🔴	🔴	🟢	🟢	🟢	🟢	🟢
Lincoln	🟡	🟢	🟢	🟢	🟡	🟢	🟡
Marysville	🟡	🟡	🟢	🟢	🟢	🟢	🟡
Nevada City	⚪	⚪	⚪	⚪	⚪	⚪	⚪
Oroville	🟢	🟡	🟡	🟢	🟢	🟢	🟢
Paradise	🟡	⚪	⚪	🟢	🟢	🟢	🟡
Placerville	🔴	🟢	🟢	🟢	🟢	🟢	🟢
Red Bluff	🟡	🟢	🟢	🟢	🟢	🟢	🟢
Rio Vista	🟡	🟢	🟢	🟢	🟢	🟢	🟢
Rocklin	🟡	🟢	🟢	🟢	🟢	🟢	🟢
Willows	🔴	🔴	🔴	🔴	🔴	🟢	🔴
Yuba City	🟡	🟢	🟡	🟢	🟢	🟢	🟡

Implementation Level

In Place/Effective 🟢 **In Progress/Needs work** 🟡 **Absent/Ineffective** 🔴 **Minimal Exposure Exists** ⚪ **Not completed/discussed** 🔵

7	URBAN FOREST MANAGEMENT
7-1	The City has a written urban forest management plan that includes selection and placement of trees and provides for identification and mitigation of hazards related to trees, shrubs, and vegetation. The plan also includes procedures for periodic inspection, care, maintenance, and complaint/emergency response.
7-2	Urban forest management is under the control and supervision of persons who have the expertise to qualify as urban foresters or arborists. Alternatively, the management plan was created by an expert and managed by the City.
7-3	Inspection and monitoring frequency is prioritized by degree of exposure of the public to vegetation hazards. (i.e.: obscured intersections, parks, playgrounds).
7-4	The City examines and, where feasible, budgets for the cost of tree maintenance, including trimming, removal and replacement as needed.
7-5	The City has adopted an ordinance defining ownership and maintenance responsibilities for trees.

	7-1	7-2	7-3	7-4	7-5
Anderson	Yellow	Green	Green	Green	Red
Auburn	Red	Green	Green	Green	Yellow
Colusa	Green	Green	Green	Green	Green
Corning	Red	Yellow	Yellow	Green	Yellow
Dixon	Green	Green	Yellow	Green	Green
Elk Grove	Green	Green	Green	Green	Green
Folsom	Green	Green	Green	Green	Green
Galt	Red	Yellow	Red	Green	Green
Gridley	Yellow	Green	Green	Green	Red
Ione	Yellow	Green	Yellow	Green	Yellow
Jackson	Yellow	Red	Yellow	Green	Red
Lincoln	Yellow	Green	Green	Green	Yellow
Marysville	Red	Green	Green	Green	Red
Nevada City	Gray	Gray	Gray	Gray	Gray
Oroville	Green	Green	Green	Green	Green
Paradise	Yellow	Green	Green	Green	Green
Placerville	Red	Green	Yellow	Green	Green
Red Bluff	Red	Green	Red	Green	Red
Rio Vista	Gray	Gray	Green	Green	Green
Rocklin	Green	Green	Green	Green	Green
Willows	Yellow	Yellow	Green	Green	Green
Yuba City	Yellow	Green	Green	Green	Yellow

Implementation Level

In Place/Effective (Green) **In Progress/Needs work** (Yellow) **Absent/Ineffective** (Red) **Minimal Exposure Exists** (Gray) **Not completed/discussed** (Blue)

8	VOLUNTEER RISK MANAGEMENT
8-1	The City has either 1) adopted a resolution extending Workers' Compensation benefits to volunteers or 2) the City Council has considered and declined to extend benefits.
8-2	Volunteers complete applications and undergo screening procedures. Volunteer screen includes criminal background checks if the volunteer works with children, the elderly or disabled.
8-3	Volunteers receive clear direction on the scope of their volunteering duties including a written orientation and training procedures.
8-4	The driving records of volunteers who operate vehicles while volunteering for the City are screened and have no more than four points in the last three years.
8-5	Volunteers who operate personal vehicles while volunteering for the City must provide proof of adequate auto insurance (NCCSIF recommended minimum limits of: 100k/300k/50k)
8-6	Volunteers are advised their own insurance is primary in the event of an accident.
8-7	Volunteers working with children have been trained regarding requirements for mandatory reporting of suspected abuse or neglect.

	8-1	8-2	8-3	8-4	8-5	8-6	8-7
Anderson	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Auburn	🟢	🟢	🟢	🟢	⚪	⚪	🟢
Colusa	🟢	🟢	🟢	🟢	⚪	⚪	🟢
Corning	🟢	🟢	🟢	🟢	🟡	🟡	🟡
Dixon	🟢	🟢	🟢	🟢	🟢	🟢	🟡
Elk Grove	🟢	🟢	🟢	🟢	🟢	🟢	⚪
Folsom	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Galt	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Gridley	🟡	🟢	🟢	🟢	🟢	🟢	🟢
Ione	🟢	🟢	🟢	🟢	⚪	⚪	⚪
Jackson	🟡	🟢	🟢	🟢	🟢	🟢	⚪
Lincoln	🟡	🟢	🟢	🟢	🟢	🟢	🟢
Marysville	🟢	🟢	🟢	🟡	⚪	⚪	🟢
*Nevada City	🟢	🟢	🟢	⚪	⚪	⚪	⚪
Oroville	🟢	🟢	🟢	🟡	⚪	⚪	⚪
Paradise	🟢	🟢	🟢	🟢	🟢	🟢	⚪
Placerville	🟡	🟢	🟢	🟡	⚪	⚪	🟢
Red Bluff	🟡	🟢	🟢	⚪	⚪	⚪	⚪
Rio Vista	🟡	🟢	🟢	🟢	⚪	⚪	⚪
Rocklin	🟢	🟢	🟢	🟢	🟢	🟢	🟢
Willows	🟢	🟢	🟢	🟢	🟢	🟢	🟡
Yuba City	🟢	🟢	🟡	🟢	🟡	🟡	🟡

Implementation Level

In Place/Effective 🟢	In Progress/Needs work 🟡	Absent/Ineffective 🔴	Minimal Exposure Exists ⚪	Not completed/discussed 🔵

NCCSIF
Northern California Cities Self Insurance Fund
A Joint Powers Authority

Risk Management Assessment Scorecard Summary

date

9	SPECIAL EVENTS
9-1	The City has 1) a written process and 2) an application form for applicants who wish to use city facilities and/or host events on public property. (ex: classes, meetings, banquets, outdoor markets, block parties and parades)
9-2	The City requires a written contract and/or permit that includes language that the applicant agrees to defend, indemnify and hold harmless the city, its officials, agents and employees from any and all claims arising from the special event.
9-3	When appropriate, the City requires the applicant to provide proof of insurance including an additional insured endorsement in favor of the city, its officials, agents and employees for any covered claims arising from the event.
9-4	The City utilizes NCCSIF's recommended insurance specifications and requires liability limits of at least $1 million per occurrence, increasing with the level of risk, with at least $5 million dedicated limit for any fireworks display or demonstration.
9-5	Special events requiring road closures includes a traffic management plan that is approved by a qualified engineer.
9-6	The participants and/or volunteers of special events that involve risk of injury (ex: sporting activities) are required to sign waivers prior to participation.

	9-1	9-2	9-3	9-4	9-5	9-6
Anderson	● green	● green	● green	● green	● green	● green
Auburn	● green	● green	● green	● green	● green	● green
Colusa	● green	● green	● green	● green	● green	● green
Corning	● green	● green	● green	● green	● yellow	● green
Dixon	● green	● green	● green	● green	● green	● green
Elk Grove	● green	● green	● green	● green	● green	● green
Folsom	● green	● green	● green	● green	● green	● green
Galt	● green	● green	● green	● green	● green	● green
Gridley	● green	● yellow	● green	● green	● green	● green
Ione	● green	● green	● green	● green	● green	● green
Jackson	● green	● green	● green	● green	● yellow	● yellow
Lincoln	● green	● green	● green	● green	● green	● green
Marysville	● green	● green	● green	● green	● green	● gray
*Nevada City	● gray	● gray	● gray	● gray	● gray	● gray
Oroville	● green	● green	● yellow	● green	● green	● gray
Paradise	● green	● green	● green	● green	● green	● green
Placerville	● green	● green	● green	● green	● green	● green
Red Bluff	● green	● green	● green	● green	● green	● green
Rio Vista	● green	● green	● green	● green	● green	● gray
Rocklin	● green	● green	● green	● green	● green	● green
Willows	● green	● green	● green	● green	● green	● green
Yuba City	● green	● green	● green	● green	● green	● green

Implementation Level

In Place/Effective ● green **In Progress/Needs work** ● yellow **Absent/Ineffective** ● red **Minimal Exposure Exists** ● gray **Not completed/discussed** ● blue

SAFETY AWARD PROGRAM OVERVIEW

The NCCSIF Risk Management Committee has approved a "*Cash for Safety Culture"* Award Program for the 2021-2022 program year. This program is designed to recognize and reward members for promoting a positive safety culture within their organization. We encourage you to identify ways where the program can specifically help your city promote a positive safety culture and reduce losses.

AWARDS CRITERIA

Members will be recognized for:

- Implementing proactive/innovative safety solutions that impact employee safety
- Implementing proactive/innovative safety solutions that reduce liability exposures

Prize Awards

- Most Outstanding Submission - $5,000
- Outstanding Submission - $3,000
- Good Submission - $2,000
- Honorable Mention – Certificate

MARKETING

Marketing materials and reminders will be sent throughout the year to help promote participation. Consider promoting the program during staff and department head meetings, emailing the Application Form to employees, or posting the Application Form in employee break rooms.

Cash for SAFETY CULTURE

Safety Award Program Overview

SUBMISSIONS

Members must submit an application form and supporting documentation where applicable to be eligible. Tell us what your city has done to improve safety and its effects on your employees or the citizens you serve. Encourage your management team and employees to develop an idea and solution that can have a positive impact on your agency's safety program.

Email all submissions to Shane Baird at shane.baird@sedgwick.com. Remember to retain a copy for your records. Once your submission is received, a confirmation email will be sent to the member. Feel free to contact Henri with any questions at 916.508.3927.

The Risk Management Committee (RMC) will review all submissions and select the winners during the April RMC meeting. The RMC reserves the right to withhold, or reduce, a monetary award if the submission does not meet the awards criteria. In such instances, the member will receive an Honorable Mention certificate.

RECOGNITION

The members who submit the top three entries will be invited to share their submissions at the Annual NCCSIF Board Meeting and all submissions will be posted on the NCCSIF website.

AWARD DISTRIBUTION

Members may receive their award in the following ways:

- Cash award to the Member
- Off-set future NCCSIF premiums

If desired by the member, NCCSIF Staff will come to the member to present the awards during staff meetings and/or board meetings.

Cash for SAFETY CULTURE

SAFETY AWARD PROGRAM APPLICATION

Do you have an idea about how to keep you and your fellow employees safe at work? Have you developed a program, policy, or system to help reduce losses or exposures?

If so, the NCCSIF Risk Management Committee would like to hear about your ideas and solutions. The *Cash for Culture* Safety Award Program was established by the NCCSIF Risk Management Committee to promote a positive safety culture by recognizing and rewarding members who take an active role in their safety program.

Members may be rewarded for implementing proactive/innovative safety solutions that impact workplace safety.

Most Outstanding Submission - $5,000
Outstanding Submission - $3,000
Good Submission - $2,000
Honorable Mention - Certificate

Submit your ideas and solutions by completing the attached form and email to Shane Baird at shane.baird@sedgwick.com. You are encouraged to submit your ideas as they arise. Use a separate Application Form for each submission. You may submit multiple entries, but there is only one monetary award per member.

All submissions must be received by **April 4, 2023** in order to be eligble.

Retain a copy of all documents for your records. Once we receive your submission, a confirmation email will be sent.

All entries will be voted on by the NCCSIF Risk Management Committee during their April meeting.

Cash for SAFETY CULTURE

Safety Award Program Application

City:

Name of person submitting: **Title:**

Phone: **Email:**

Describe the hazard or problem:

Provide details about your idea and solutions:

Describe the results:

Attach additional details and supporting documentation if needed.

Retain a copy of all documents for your records.

Northern California Cities Self Insurance Fund
Risk Management Committee Meeting
October 20, 2022

Agenda Item F.3.

FY 22/23 RISK CONTROL SERVICE PLAN

INFORMATION ITEM

ISSUE: Shane Baird from Sedgwick Risk Control will provide the Risk Management Committee with the risk control service plan for the remainder of FY 22/23.

Member Services:
The risk control service plan is designed to provide members with assistance in complying with Cal/OSHA requirements and industry best practices, including those approved by the NorCal Cities Board. The goal is to improve employee and public safety, reduce losses, and to respond to individual member requests for assistance.

The plan includes three days of customized risk control services for each member. Types of services include, but are not limited to, program review and development, on-site and virtual training, hazard inspections, ergonomic evaluations, and safety committee participation. Members will also have unlimited access to the Sedgwick Risk Control website, and phone and email consultation for safety and risk management related questions.

Focused Risk Assessment Action Items
Conduct biennial risk management program assessment for each member including discussion on member's specific needs, development of action plans, and review of the available risk control resources. Services include on-site inspections, interviews with staff, and report writing. Maintain and update the member's progress and program scorecard throughout the year.

Safety Program Review and Development
Provide support in reviewing/developing Cal/OSHA required programs including Injury & Illness Prevention Program, Bloodborne Pathogens, Ergonomics, Emergency Action Plan, Hazard Communication, Heat Illness Prevention, Hearing Conservation, Lockout/Tagout, Personal Protective Equipment, Respiratory Protection and Workplace Violence Prevention.

Ergonomic Evaluations
Provide office ergonomic evaluations upon request, conducted in person or virtually.

Training
Coordination of member training services and provision of regional trainings (training may be virtual or in person events). Training events are being planned for the program year but include the following:

1. Stormwater and Sewer Risk Management
2. Sexual Abuse and Molestation Liability

Northern California Cities Self Insurance Fund
Risk Management Committee Meeting
October 20, 2022

Agenda Item F.3. ***continued***

EAP and Management Training
Staff is working with ACI Specialty Benefits, 34th Street Consulting and others to deliver virtual training events on topics addressing management, communication, stress, wellness, diversity, equity, inclusion, ethics, and harassment. ACI Specialty Benefits sessions will be recorded and posted on the NCCSIF website.

Additional Services and Resources

- Unlimited phone and email consultation with the NCCSIF Risk Control Manager
- Coordination support for members to request grants from the NCCSIF Cash for Safety Culture Risk Management Fund
- Access to the resources on the Sedgwick Risk Control website: http://riskcontrol.sedgwick.com
    - ***On-line Streaming Videos*** - Members have access to over 400 on-line streaming videos to help comply with OSHA and other regulatory training requirements. Sedgwick-produced videos are also developed on key safety topics.
    - ***Safety Publications*** - Sedgwick Risk Control has developed customized safety publications that provide guidance on Cal/OSHA regulatory requirements and industry Best Practices. The publications are written in an interesting and informative manner, nicely designed, and ready for distribution.
    - ***Sample Programs, Forms, and Checklists*** - Up to date sample safety programs, forms, and checklists are available in a streamlined, yet comprehensive manner. These documents are in Word or Excel format so that they can be easily customized by each member.

FISCAL IMPACT: None expected from this item.

RECOMMENDATION: Information Only – review and provide feedback and direction.

ATTACHMENTS: None

Northern California Cities Self Insurance Fund
Risk Management Committee Meeting
October 20, 2022

Agenda Item F.4.

POLICE RISK MANAGEMENT COMMITTEE UPDATE

INFORMATION ITEM

ISSUE: Tom Kline from Sedgwick will present the following update on the activities of the Police Risk Management Committee (PRMC). The PRMC meetings continue to be well attended.

November 4, 2021 - Stefanie Cruz, Transparency Engagement Advisor at Cole Pro Media, provided training titled *Transparency Engagement - The Next Step in Communicating with the Public.* The session provided the tools needed to communicate more effectively by building trust with your audience. In a time of crisis, it's vital to show people that you understand the importance of being open and honest, and members were provided specific best practices to employ to do so.

February 3, 2022 - Bruce Kilday and Derick Konz, Partners at Angelo, Kilday, and Kilduff **pr**esented a legal update on the many new California laws affecting police agencies including:

SB 2. Bradford. Peace Officers: Certification: Civil Rights
SB 16. Skinner. Peace Officers: Release of Records
SB 98. McGuire. Public Peace: Media Access
AB 26. Holden. Peace Officers: Use of Force
AB 48. Gonzalez. Law Enforcement: Use of Force
AB 89. Jones-Sawyer. Peace Officers: Minimum Qualifications
AB 481, Chiu. Law enforcement and state agencies: military equipment: funding, acquisition, and use
AB 490. Gipson. Law Enforcement Agency Policies: Arrests: Positional Asphyxia
AB 958. Gipson. Peace Officers: Law Enforcement Gangs
AB 1475. Low. Law Enforcement: Social Media

May 5, 2022 – Ed Obayashi is a Sheriff Deputy/Legal Advisor for the Plumas County Sheriff's Office and the legal advisor to multiple other California local and state law enforcement agencies. He presented a *Police Risk Management Use of Force Update* on topics such as 1) Deadly Force: The AB 392 Myth: Did It Change Anything? 2) Officer Involved Shootings and Other Use of Force Prosecutions.

August 4, 2022 – Kevin Allen, Partner at the law firm of Allen, Glaessner, Hazelwood & Werth presented on the *Social Worker, Therapist, Cop: Managing Today's Police Risk*. Some topics presented included 1) How the law is ever-changing against police. 2) How policies, training, and the law are changing crisis intervention. 3) How cities are responding to public sentiment (e.g., creating non-armed mental-health teams, like the CAHOOTS program in Eugene Oregon.

Northern California Cities Self Insurance Fund
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Agenda Item F.4. ***continued***

RECOMMENDATION: None - information only.

BACKGROUND: NCCSIF contracts with Sedgwick to provide risk control services including the facilitation of the Police Risk Management Committee meetings by Tom Kline.

ATTACHMENT(S): None.

BACK TO AGENDA

Agenda Item F.5.a.

RISK MANAGEMENT POLICIES AND BEST PRACTICES

INFORMATION ITEM

ISSUE: NCC's Risk Management Policies undergo periodic review, with periodic updates and additions including best practices and resources for addressing member risks.

Attached is the current list of Risk Management Policies and Best practices for review and to remind members of the exposures that may be addressed in their risk management assessments. Members are encouraged to share their own policies or other resources to add to the references available to others.

The Committee may consider special recognition for the member(s) that exhibits the best practices among the members.

RECOMMENDATION: Review list of Polices and Best Practices and provide feedback.

FISCAL IMPACT: None expected from this item.

BACKGROUND: NorCal Cities has four sets of Policies and Procedures: Administration, Risk Management, Liability and Workers' Compensation. The Risk Management policies were expanded in 2016. Other polices for Work Comp and Liability have been updated within the last 4-5 years. The Administration policies have been expanded in the last few years to add an Underwriting Policy, with others relating to funding and claims procedures updated in the last 2-3 years. However, there are other policies, mostly administrative, that have not been reviewed in the last five years and will be brought to the appropriate committees for review.

ATTACHMENT(S): Risk Management Policies & Best Practices – Table of Contents

c/o Alliant Insurance Services, Inc. | 2180 Harvard St., Ste. 460, Sacramento, CA 95815 | Phone: 916.643.2700 | Fax: 916.643.2750

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* While every member **must** have a harassment policy in place, the sample policy included is advisory only.

Updated as of June 2018

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BACK TO AGENDA

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Agenda Item F.5.b.

WILDFIRE RISK MANAGEMENT RESOURCES & BEST PRACTICES

ACTION ITEM

ISSUE: Wildfire risk management continues to be a major concern for most members, and the Program Administrators provide the following updates on resources and best practices to address this exposure:

RM-18: Wildfire Risk Management P&P: attached is a draft of a Policy and Best Practices for Wildfire Risk Management that were reviewed by the Committee previously, except for 18-2 regarding hardening of city property, and are ready to be recommended to the Board pending any additional feedback or revisions.

Core Logic Wildfire Risk Scores: Members have received wildfire risk scores for their key property locations and more detailed reports for those locations with the highest score(s). These scores are updated regularly, and new reports were run on several properties to see if their scores had changed. The biggest change noted was a decrease in the score for a location in Anderson, from 67 to 39. Other changes include slight increases in the scores for locations in Auburn (70 to 74) and Paradise (12 to 16).

Community Wildfire Risk and Hazard Assessment Tool: an interactive tool provided by Sonoma County to assess and provide advice to mitigate wildfire risks in a community.

Wildfire Risk Assessments: available through one of three service providers the pool administrators have identified and included in the Resource Guide. These assessments and recommendations can be specific to a location or more general in identifying and addressing the overall risk to an area.

FISCAL IMPACT: None expected from this item.

RECOMMENDATION: Review and recommend RM-18 P&P to the Board for approval as presented or revised. Provide feedback on the suggested resources and share member mitigation efforts.

BACKGROUND: Wildfire risk management remains a major concern for NorCal Cities members, with impacts across several risk exposures, including employee health and safety, property, public works, and emergency services. NCCSIF Members and neighboring communities have sustained catastrophic damage from wildfires over the last several years. In addition to the loss of life and property, the economic fallout includes increasingly expensive and restrictive insurance coverage.

ATTACHMENT(S):
1. RM-18: Wildfire Risk Management – *draft*
2. Updated Core Logic Scores/Reports
3. Community Wildfire Risk and Hazard Assessment

RISK MANAGEMENT POLICY AND PROCEDURE #RM-18

SUBJECT: WILDFIRE RISK MANAGEMENT BEST PRACTICES

1.0 Policy

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

2.0 Scope

This Policy applies to all members of NCCSIF.

3.0 Objective

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

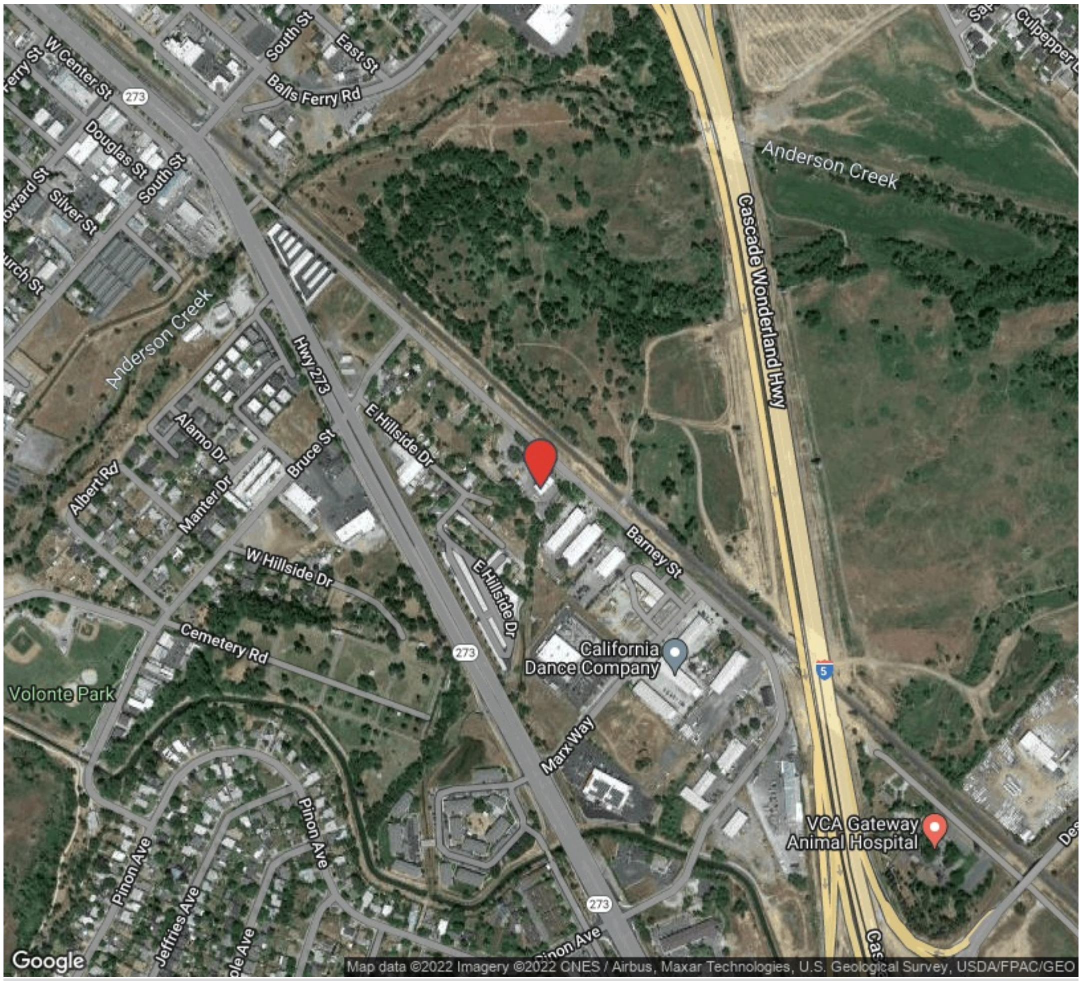
4.0 Criteria

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

Approved by Board of Directors - TBD

Wildfire Risk Management Best Practices Wildfires are a significant risk to members, their citizens, and the surrounding communities, leading to loss of life, property, and economic vitality.	
18-1	There is an effective, written procedure in place to inspect, identify and prioritize areas that are at high risk of wildfire. The procedure includes a process for documenting reports of hazardous conditions and responding appropriately.
18-2	City property and structures have been assessed and actions taken as needed to address the risk of wildfire by hardening structures and reducing vegetation.
18-3	The City has a written process in place to notice property owners to reduce vegetation where allowed by Municipal Code.
18-4	The City has a follow-up procedure to ensure hazards have been mitigated by the property owner or other responsible party within a reasonable period.
18-5	The City participates in outreach campaigns to educate the public about wildfire risk and resources to assist them in reducing their exposure.
18-6	Emergency Response plans include wildfire response and evacuation plans/routes that are communicated and where appropriate rehearsed.
18-7	The City maintains, where feasible, an annual budget for addressing needed wildfire inspections, maintenance, and public outreach.

Overview Map



2450 BARNEY RD ANDERSON, CA 96007-4201

LOCATION ACCURACY: Excellent

Wildfire Risk Score Report

Wildfire Risk Score: 39

Score was 67 when run on 7/12/22

RISK DESCRIPTION	Urban	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	2,353	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	4,220
WILDFIRE PREBURN SCORE	N/A	BRUSHFIRE PREBURN RISK DESCRIPTION	N/A
PREBURN DISTANCE TO HIGH RISK FEET	N/A	PREBURN DISTANCE TO VERY HIGH RISK FEET	N/A
FIREBREAK LAND USE DENSITY CLASS	Medium Density Residential	FIREBREAK LAND USE DENSITY LEVEL	3
		FIREBREAK DISTANCE WILDLAND FEET	4,939
AVERAGE DAYS OF HIGH WIND	7	HAS RECENTLY BURNED	No
NUMBER OF PAST FIRES	10		

Past Fire Overview

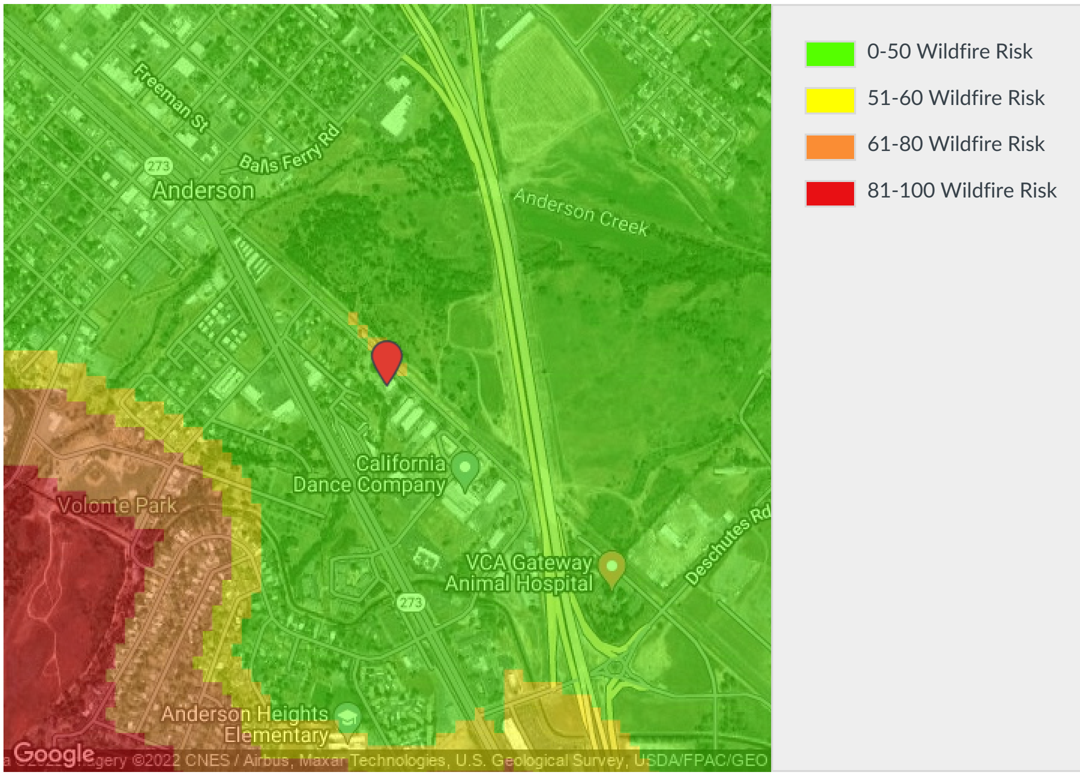
1. Distance To Burn: 4,445
Name Of Burn: RHONDA
Size Of Burn: 117
Year Of Burn: 2004

2. Distance To Burn: 11,935
Name Of Burn: VALLEY
Size Of Burn: 1
Year Of Burn: 2004

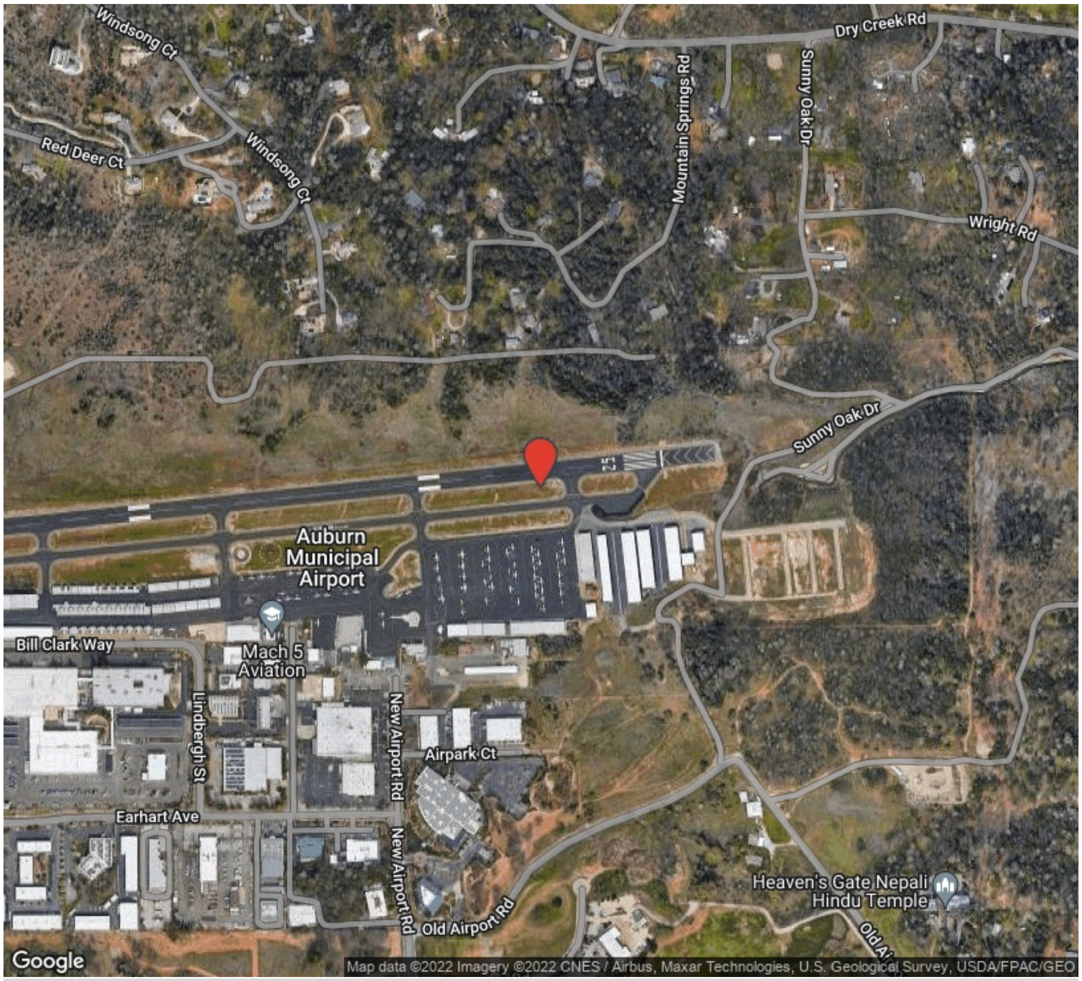
3. Distance To Burn: 12,683
Name Of Burn: OLINDA
Size Of Burn: 187
Year Of Burn: 2008

4. Distance To Burn: 12,703
Name Of Burn: VANTAGE
Size Of Burn: 2
Year Of Burn: 2004

5. Distance To Burn: 25,029
Name Of Burn: Lake
Size Of Burn: 13
Year Of Burn: 2007


0-50 Wildfire Risk
51-60 Wildfire Risk
61-80 Wildfire Risk
81-100 Wildfire Risk
Freeman St
Balls Ferry Rd
Anderson
Anderson Creek
California Dance Company
Volonte Park
VCA Gateway Animal Hospital
Deschutes Rd
Anderson Heights Elementary
Google
Imagery ©2022 CNES / Airbus, Maxar Technologies, U.S. Geological Survey, USDA/FPAC/GEO

Overview Map



13630 NEW AIRPORT RD AUBURN, CA 95602-9535

LOCATION ACCURACY: Excellent

Wildfire Risk Score Report

Wildfire Risk Score: 74

Score was 70 when run on 7/12/22

RISK DESCRIPTION	Urban	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	319	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	10,814
WILDFIRE PREBURN SCORE	N/A	BRUSHFIRE PREBURN RISK DESCRIPTION	N/A
PREBURN DISTANCE TO HIGH RISK FEET	N/A	PREBURN DISTANCE TO VERY HIGH RISK FEET	N/A
FIREBREAK LAND USE DENSITY CLASS	Low Density Residential	FIREBREAK LAND USE DENSITY LEVEL	4
		FIREBREAK DISTANCE WILDLAND FEET	2,438
AVERAGE DAYS OF HIGH WIND	2	HAS RECENTLY BURNED	No
NUMBER OF PAST FIRES	8		

Past Fire Overview

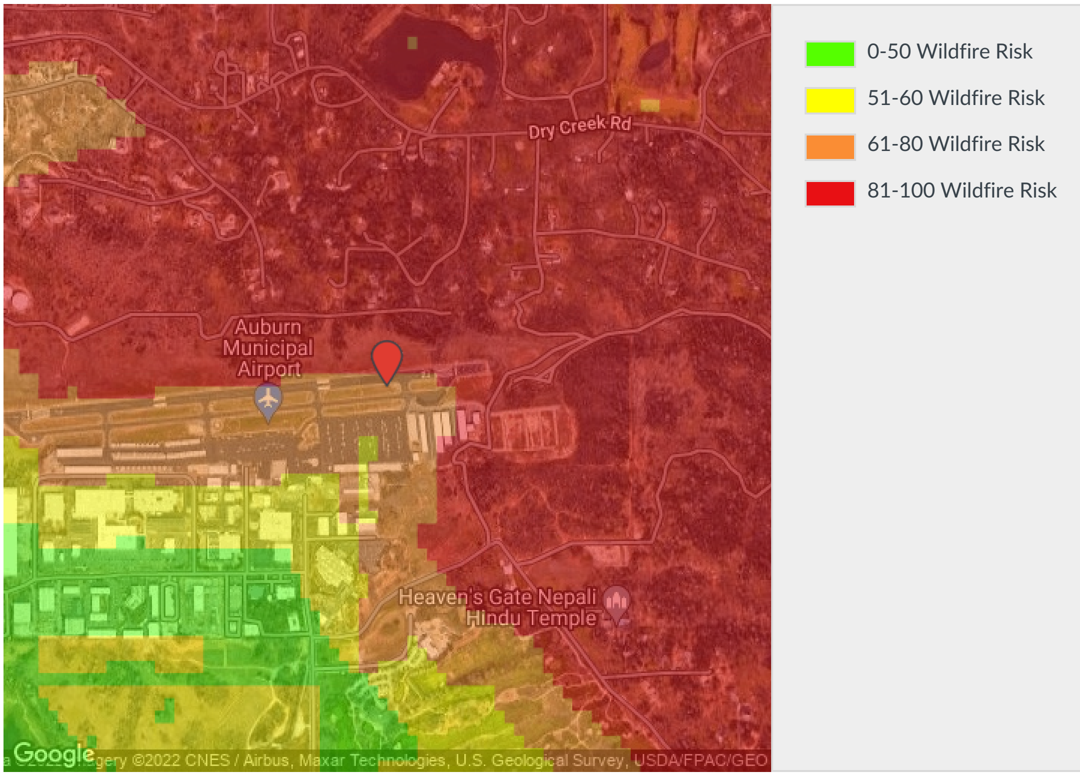
1. Distance To Burn: 2,903
Name Of Burn: Forty Nine
Size Of Burn: 361
Year Of Burn: 2009

2. Distance To Burn: 16,978
Name Of Burn: Bridge
Size Of Burn: 318
Year Of Burn: 2021

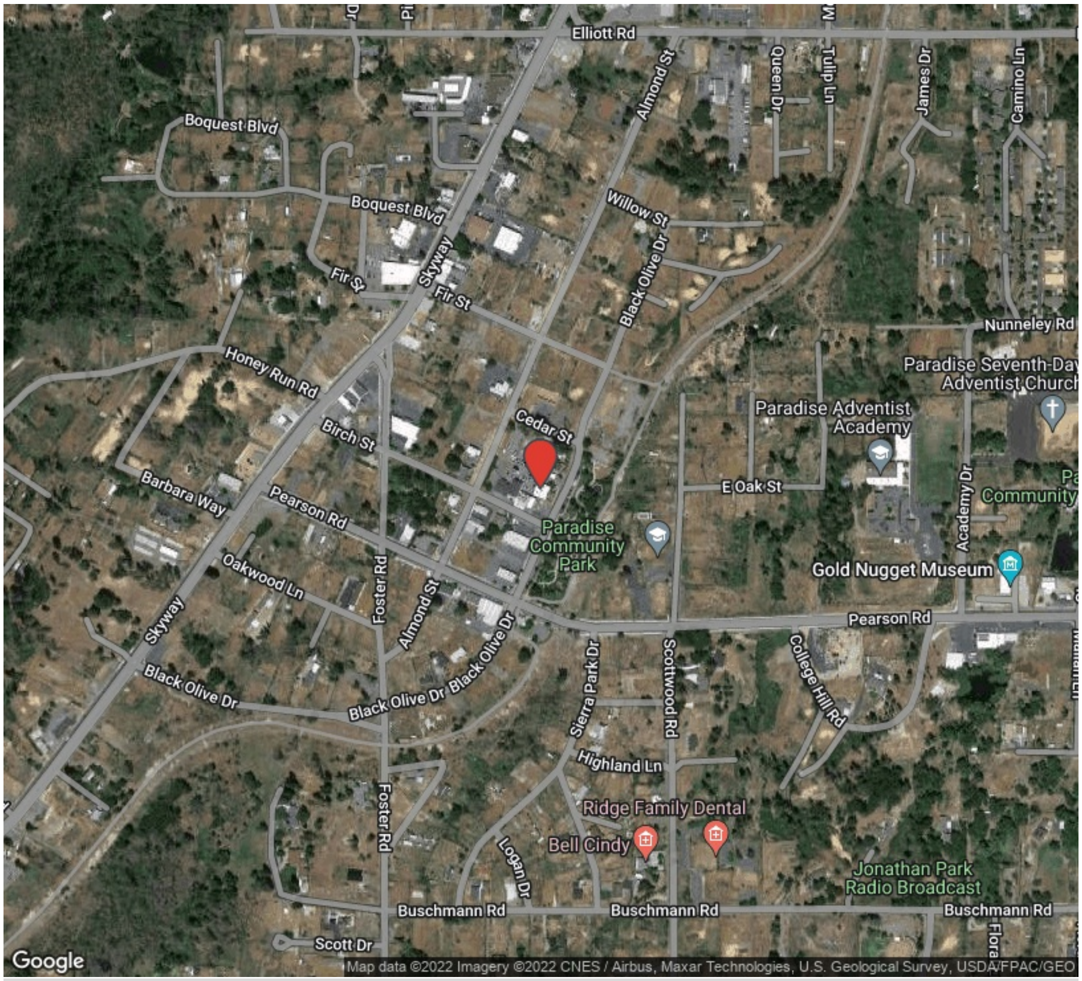
3. Distance To Burn: 17,641
Name Of Burn: FORESTHILL
Size Of Burn: 10
Year Of Burn: 2009

4. Distance To Burn: 22,211
Name Of Burn: Orr
Size Of Burn: 30
Year Of Burn: 2010

5. Distance To Burn: 23,792
Name Of Burn: Mammoth
Size Of Burn: 657
Year Of Burn: 2009


Dry Creek Rd
Auburn Municipal Airport
Heaven's Gate Nepali Hindu Temple
Google
Imagery ©2022 CNES / Airbus, Maxar Technologies, U.S. Geological Survey, USDA/FPAC/GEO
0-50 Wildfire Risk
51-60 Wildfire Risk
61-80 Wildfire Risk
81-100 Wildfire Risk

Overview Map



5595 BLACK OLIVE DR PARADISE, CA 95969-4606

LOCATION ACCURACY: Excellent

Wildfire Risk Score Report

Wildfire Risk Score: 16

Score was 12 when run on 7/12/22

RISK DESCRIPTION	Urban	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	14,692	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	21,695
WILDFIRE PREBURN SCORE	71	BRUSHFIRE PREBURN RISK DESCRIPTION	Urban
PREBURN DISTANCE TO HIGH RISK FEET	378	PREBURN DISTANCE TO VERY HIGH RISK FEET	3,683
FIREBREAK LAND USE DENSITY CLASS	High Density Residential	FIREBREAK LAND USE DENSITY LEVEL	2
		FIREBREAK DISTANCE WILDLAND FEET	4,927
AVERAGE DAYS OF HIGH WIND	6	HAS RECENTLY BURNED	Yes
NUMBER OF PAST FIRES	11		

Past Fire Overview

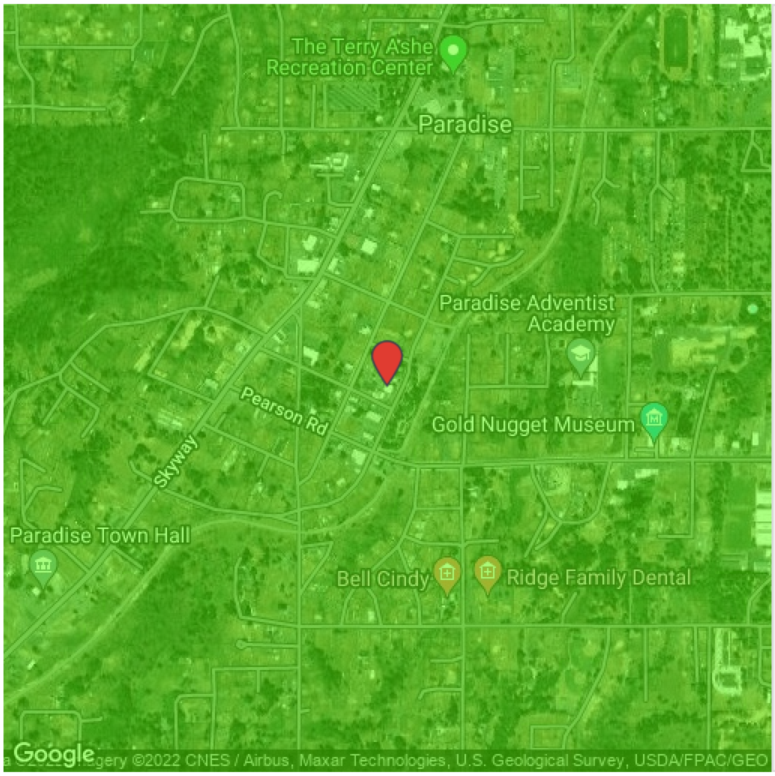
1. Distance To Burn: 0
Name Of Burn: CAMP
Size Of Burn: 153,336
Year Of Burn: 2018

2. Distance To Burn: 11,023
Name Of Burn: HUMBOLDT
Size Of Burn: 23,769
Year Of Burn: 2008

3. Distance To Burn: 15,022
Name Of Burn: CAMP
Size Of Burn: 153,336
Year Of Burn: 2018

4. Distance To Burn: 19,924
Name Of Burn: SADDLE
Size Of Burn: 1,082
Year Of Burn: 2016

5. Distance To Burn: 20,390
Name Of Burn: CENTERVILLE
Size Of Burn: 54
Year Of Burn: 2013



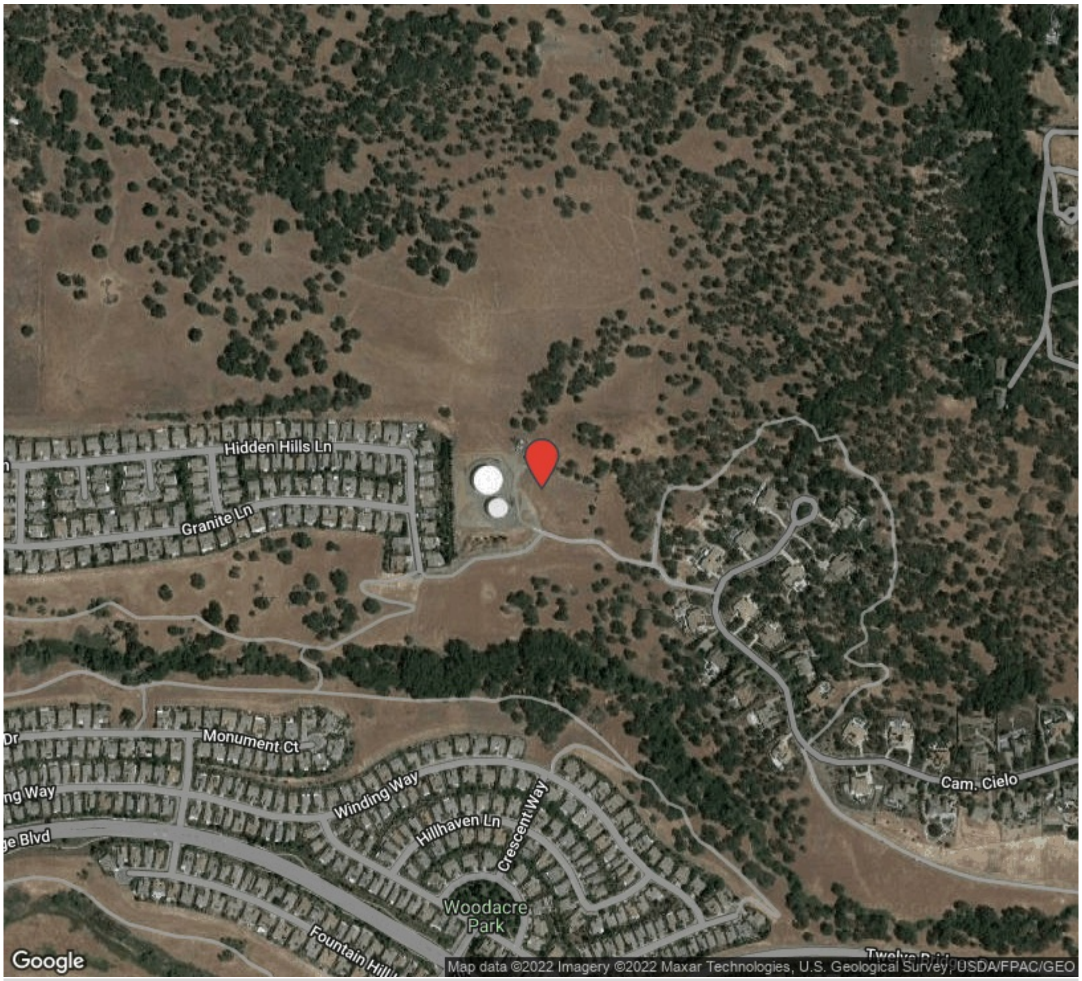
0-50 Wildfire Risk

51-60 Wildfire Risk

61-80 Wildfire Risk

81-100 Wildfire Risk

Overview Map



145 BOULDER CT LINCOLN, CA 95648-8200

LOCATION ACCURACY: Excellent

Wildfire Risk Score Report

Wildfire Risk Score: **42**

Score was 53 when run on 7/12/21

RISK DESCRIPTION	Moderate	BRUSHFIRE RISK LEVEL	2
BRUSHFIRE DISTANCE TO HIGH RISK FEET	2,531	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	25,500
WILDFIRE PREBURN SCORE	N/A	BRUSHFIRE PREBURN RISK DESCRIPTION	N/A
PREBURN DISTANCE TO HIGH RISK FEET	N/A	PREBURN DISTANCE TO VERY HIGH RISK FEET	N/A
FIREBREAK LAND USE DENSITY CLASS	Medium Density Residential	FIREBREAK LAND USE DENSITY LEVEL	3
		FIREBREAK DISTANCE WILDLAND FEET	422
AVERAGE DAYS OF HIGH WIND	4	HAS RECENTLY BURNED	No
NUMBER OF PAST FIRES	16		

Past Fire Overview

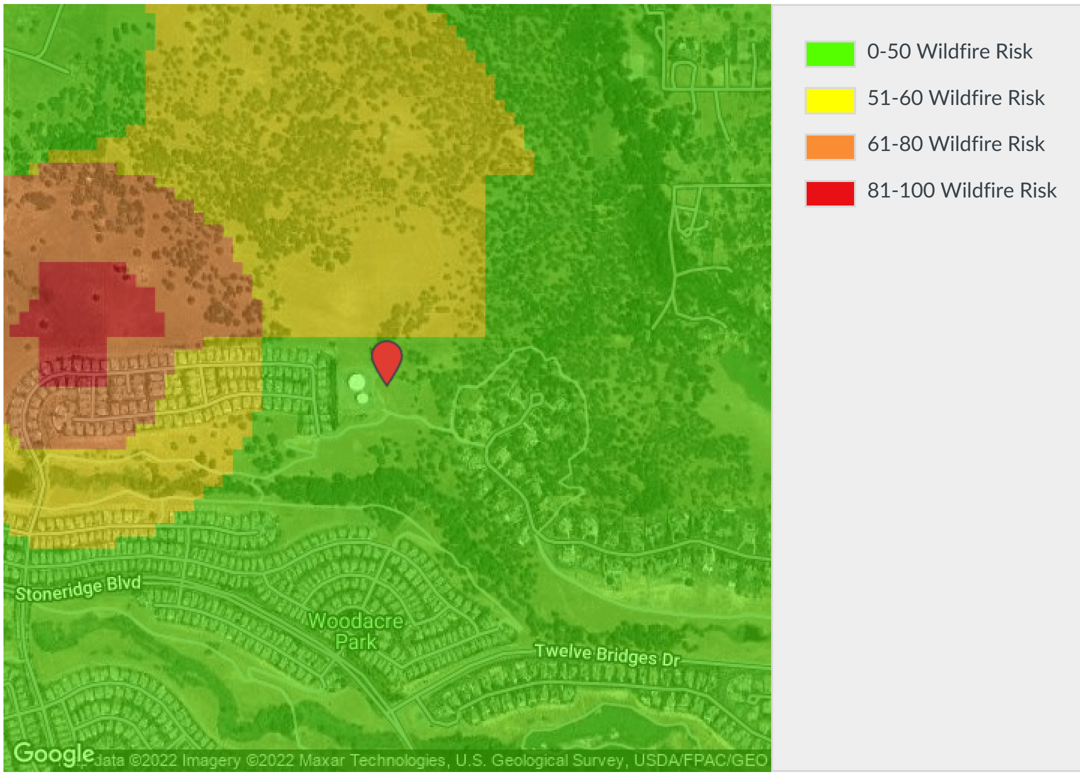
1. **Distance To Burn: 12,217**
   Name Of Burn: Sierra
   Size Of Burn: 147
   Year Of Burn: 2013

2. **Distance To Burn: 15,488**
   Name Of Burn: Twin Bridges
   Size Of Burn: 68
   Year Of Burn: 2010

3. **Distance To Burn: 19,465**
   Name Of Burn: GLADDING
   Size Of Burn: 17
   Year Of Burn: 2013

4. **Distance To Burn: 22,283**
   Name Of Burn: FIDDYMENT
   Size Of Burn: 168
   Year Of Burn: 2012

5. **Distance To Burn: 24,898**
   Name Of Burn: NELSON
   Size Of Burn: 33
   Year Of Burn: 2013


0-50 Wildfire Risk
51-60 Wildfire Risk
61-80 Wildfire Risk
81-100 Wildfire Risk
Stoneridge Blvd
Woodacre Park
Twelve Bridges Dr
Google
Imagery ©2022 Maxar Technologies, U.S. Geological Survey, USDA/FPAC/GEO

Appendix A:
COMMUNITY WILDFIRE RISK AND HAZARD ASSESSMENT

This Form Prepared for:

How to Use This Community Wildfire Risk and Hazard Assessment Tool

These questions are designed to help you understand and assign risk ratings in your community. The ratings sum up the many factors that affect how a hazardous fire might behave in your local Wildland-Urban Interface (WUI).

Your working group will assess a variety of risk factors, including:

- Road infrastructure and access—Can residents and firefighters get in and out during an emergency?
- Construction materials—Are buildings designed or modified to resist ember ignition?
- Defensible space—Do buildings have a100 foot defensible space radius?
- How available are local fire suppression resources, and what are their capabilities?
- How will local land conditions such as fuel types, fuel loading, and slope impact potential wildfire behavior and severity?

This interactive template will help you examine and rate the risks of each of these factors. After all the questions are answered, results will be automatically tabulated and your calculated hazard ratings will appear on the last page.

In Appendix B, you will identify more specifically where and to what extent risks exist, and present maps that show them. After that, your community, in collaboration with local fire agencies and other stakeholders, can come up with the strategies and projects that can help you to become better adapted to wildfire.

It may seem difficult to know which option to choose. For example, your community may have a wide variety of roads. To use this assessment tool effectively, you should provide a very basic answer to each question. For instance, ask yourself: "Do any of our secondary roads present risks to people trying to evacuate during a wildfire? Yes or No." For this reason, we suggest that where there are a variety of conditions, use the worst case for the risk assessment.

The procedure for this Community Wildfire Risk/Hazard Assessments was originally developed by the "Living with Fire" program, University of Nevada Cooperative Extension, in conjunction with agency and community stakeholders. It was modified by permission for use in California by Fire Safe Sonoma, in conjunction with California stakeholders. Content for Appendix A was extracted or adapted from the *Nevada Community Wildfire Risk/Hazard Assessment: Washoe County* (Resource Concepts, Inc. 2005).

1. Access

Design aspects of roadways influence the hazard rating assigned to a neighborhood. Roads that are steep or less than twenty feet in width often impede two-way movement of vehicles for resident evacuation and access for fire suppression equipment. Hairpin turns and cul-de-sacs with radii of less than 45 feet can cause problems for equipment mobility. Visible, fire resistant, street and address identification and adequate driveway widths also reduce the overall neighborhood hazard rating.

Primary roads are those that most people use to access secondary roads and/or homes. A primary road is typically paved and maintained by the County or the State.

Primary Roads:

- ○ Two or more primary roads...1
- ○ One road or loop road (exit possible in two directions)...3
- ○ One road in, one way out (one road, dead end) ... 5

At the narrowest point, primary roads are

- ○ More than 24 feet ... 1
- ○ More than 20 feet and less than 24 feet ... 3
- ○ Less than 20 feet... 5

Slope:

- ○ Road grades of 5% or less... 1
- ○ Road grades more than 5% ... 3

Secondary Roads are smaller roads that are used to access homes or neighborhoods. They may or may not be paved or maintained by the County or the State.

At the narrowest point, secondary roads are

- ○ More than 24 feet ... 1
- ○ More than 20 feet and less than 24 feet ... 3
- ○ Less than 20 feet... 5

Secondary road terminus:

- ○ Loop roads or cul-de-sac with outside radius of 45' or greater ... 1
- ○ Dead-end roads 200' or less in length ... 3
- ○ Dead-end roads greater than 200'... 5

Slope:

- ○ Road grades of 5% or less... 1
- ○ Road grades more than 5% ... 3

Secondary roads in our area are:

- ○ Mostly paved (more than 80%-100%) ... 1
- ○ Some are paved (50%-79%) ... 3
- ○ Few are paved (less than 50%) ... 5

Accessibility: Fire trucks are very large, and can be difficult to maneuver. Can a large two-wheel drive truck drive up the road? Can two trucks pass each other side by side? Are there sufficient turnout spots where trucks can turn around? Hint: Think of UPS trucks.

- ○ Two-wheel drive trucks can easily handle road surface and slope and can pass each other side-by-side without pulling over.................. 1
- ○ Narrow road surface and/or roadside vegetation make it difficult for vehicles to pass side by side, but vehicles don't have to back up for more than twenty five feet for turnaround 3
- ○ Narrow road surface and/or roadside vegetation with limited turn arounds (vehicles have to back up more than 150')............................ 5

Bridges & Gates:

Some fire departments will not drive over a bridge that has not been rated for weight.

- ○ No bridges 0
- ○ All bridges in the area are rated for heavy vehicles.............................. 1
- ○ There are a few unrated bridges.. 3
- ○ Most bridges are unrated.. 5

Wood bridges can burn in wildland fires, rendering them impassible.

- ○ No wood bridges 0
- ○ All bridges have non-combustible surface and structure.......................1
- ○ Some secondary road bridges have wooden surfaces or structure 3
- ○ Some primary roads have wooden surfaces.. 5

Gates:

- ○ No gates 0
- ○ Gates are equipped with fire dept access systems or no gates...............1
- ○ Most gates are equipped with fire department access systems........... 3
- ○ Locked gates will impede emergency access 5

Roadside Vegetation 10 feef from usable road edge :

- ○ Grasses are mown to less than 4 inches, trees and brush are trimmed to provide 10' of horizontal clearance, and 15' of vertical clearance.. 1
- ○ Roadside vegetation is mostly well maintained, but some areas need improvement.. 3
- ○ Tall grass, brush and trees border and overhang the roadway 5

Signage

Street and home address signs should be metal with reflective numbers on non-combustible posts. Signs need to be visible from any point of entry and not obscured by vegetation. Signs made from combustible materials won't survive the wildfire!

Street signs

- ○ Present 90-100% 1
- ○ Present 75-89% 3
- ○ Present less than 75% 5

Address signs (house numbers)

- ○ Present 90-100% 1
- ○ Present 75-89% 3
- ○ Present less than 75% 5

2. Built Environment

When paired with good defensible space, appropriate home construction and maintenance can help homes survive wildfire ignition. Vulnerable points on homes include roofs, gutters and eaves, venting, attachments such as decks and fences, windows, and siding. Chapter 7A of the California Building Code applies to new construction in designated wildfire-prone (WUI) areas. In addition to noncombustible and ignition-resistant materials, Chapter 7A uses State Fire Marshal–approved standard test methods that provide a way to evaluate and compare the performance of exterior-use construction materials. Homes built after 2007, when California adopted the WUI Building Code, will have many important features to help prevent home ignition. You can learn more about home hardening at on the Insurance Institute for Business and Home Safety website.

Percentage of buildings in your area constructed or modified after 2007:

- ○ 90-100% 1
- ○ 75-89% 3
- ○ Less than 75% 5

Roofing materials

- ○ Non-combustible covering 90-100%.. 1
- ○ Non-combustible covering 80-90% 5
- ○ Non-combustible covering 70-80% 8
- ○ Non-combustible less than 70% 10

Siding materials

- ○ Non-combustible siding more than 75% 1
- ○ Non-combustible siding less than 75% 5

Unenclosed features (decks, wooden attachments such as fences, etc.)

- ○ Less than 25% 1
- ○ 25-50% 3
- ○ More than 50% 5

3. Utilities
Overhead power lines can be a potential ignition source for wildfires. PG&E should regularly maintain vegetation near poles, and beneath power lines and transformers, as fires have been known to start from arcing power lines during windy conditions. If you are concerned about vegetation that may pose a risk to electrical lines, call PG&E at 1-800-PGE-5000.

Utility ignition risk

- ○ All utility lines are underground.. 0
- ○ Utility lines all above ground.. 3

4. Defensible Space
Fuels are simply anything that can burn. All plants, from grasses to redwood trees, are fuels. It is also important to remember that the human-built environment of homes are part of the fuels component in your area. The type, density, and condition of vegetation, the homes themselves, the presence of other combustible materials (for example wood piles, wooden fencing) together influence the ease of ignition, intensity, and duration of the fire. Defensible space is one of the factors that homeowners can modify in order to improve the chances that a home or other property avoids damage from a wildfire.

Average lot size

- ○ 10 acres or larger 1
- ○ 1 to 10 acres 3
- ○ Less than 1 acre 5

Defensible space

- ○ 70% or more adequate 1
- ○ 30-70% adequate 3
- ○ Less than 30% adequate 5

5. Fire Protection
Knowledge of the capabilities or limitations of the fire suppression resources in a neighborhood can help municipality officials and residents take action to maximize the resources available. Factors considered in the assessment include:

A. Availability, Number, and Training Level of Firefighting Personnel. When a fire begins in or near a neighborhood, having the appropriate firefighting personnel available to respond quickly is critical to saving structures and lives. Whether there is a local paid fire department, volunteer department, or no local fire department affects how long it takes for firefighters to respond to a reported wildland fire or to a threatened neighborhood.

B. The Quantity and Type of Fire Suppression Equipment has an important role in minimizing the effect of a wildfire on a neighborhood. Wildland firefighting requires specialized equipment.

C. Availability of Water Resources is critical to fighting a wildland fire. Whether there is a community water system with adequate fire flow capabilities, or whether firefighters must rely on local ponds or other drafting sites, affects how difficult it will be for firefighters to protect the neighborhood.

Water source

- 500 gpm hydrants within 500' of structures 1
- 500 gpm hydrants or draft source within 1000' of structures 2
- Water source 20 minutes away roundtrip 5
- Water source 45 minutes away roundtrip 10

Fire department/protection district within 15 minutes

- Career Department 1
- Combination Career/Volunteer 3
- Volunteer with Seasonal Staffing 5
- All Volunteer Department 7
- No Organized Department or extended response times 10

6. Fire Behavior

Physical conditions include slope, aspect, topography, typical local weather patterns, wind patterns, fuel type, and fuels density. With the exception of changes to the fuel composition, the physical conditions in and around a neighborhood cannot be altered to make the neighborhood more fire safe. Therefore, an understanding of how these physical conditions influence fire behavior is essential to planning effective preparedness activities such as fuel reduction treatments. Physical conditions considered in the assessment include:

A. Slope, Aspect, and Topography. In addition to local weather conditions, slope, aspect, and topographic features are also used to predict fire behavior. Steep slopes greatly influence fire behavior. Fire usually burns upslope with greater speed and longer flame lengths than on flat areas. Fire will burn downslope; however, it usually burns downhill at a slower rate and with shorter flame lengths than in upslope burns. East aspect slopes may experience afternoon downslope winds that may rapidly increase downhill burn rates. West and south facing aspects are subject to more intense solar exposure, which preheats vegetation and lowers the moisture content of fuels. Canyons, ravines, and saddles are topographic features that are prone to higher wind speeds than adjacent areas. Fires pushed by winds grow at an accelerated rate compared to fires burning in nonwindy conditions. Homes built midslope, at the crest of slopes, or in saddles are most at risk due to wind-prone topography in the event of a wildfire.

B. Fuel Type and Density. Vegetation type, fuel moisture values, and fuel density around a neighborhood affect the potential fire behavior. Areas with thick, continuous, vegetative fuels carry a higher hazard rating than communities situated in areas of irrigated, sparse, or non-continuous fuels. Dry weather conditions, particularly successive years of drought, in combination with steep slopes or high winds can create situations in which the worst-case fire severity scenario can occur.

CAL FIRE Fire and Resource Assessment Program (FRAP) Maps: California Department of Forestry and Fire Protection (CDF) has mapped areas of significant fire hazards based on fuels, terrain, weather, and other relevant factors. All of the State Responsibility Areas in California have been mapped as moderate, high or very high Fire Hazard Severity Zones. You can view maps for your area on the FRAP website at frap.fire.ca.gov/.

FRAP Fire Hazard Severity Zone: Please download the FRAP maps from frap.fire.ca.gov or ask CAL FIRE personnel for a copy. If you have GIS mapping capability, determine the percentage of each FHSZ that you have in the project area. If you can't do it by GIS, an approximation is fine.

Enter the percentages of the FHSZs below, then use those values to choose a value.:

- Very High FHSZ.. %
- High FHSZ.. %
- Moderate .... %

Predominant FSHZ

- ○ Moderate FHSZ.. 3
- ○ High FHSZ.. 5
- ○ Very High FHSZ.. 7

Slope

- ○ 8% or less 1
- ○ 8% - 20% 4
- ○ 20% - 30% 7
- ○ More than 30% 10

Predominant aspect

- ○ North 1
- ○ East 3
- ○ West 7
- ○ South 10

Fuels

- ○ Light density 1
- ○ Medium density 3
- ○ High density 5

Fire behavior situations

- ○ Situation #1 - Fine and/or sparse fuels surround structures; infrequent wind exposure; flat terrain with little slope and/or north aspect. No large wildland fire history and/or moderate fire occurrence. 3
- ○ Situation #2 - Moderate slopes; broken moderate fuels; some ladder fuels; composition of fuels is conducive to torching and spotting; conditions may lead to moderate suppression success; some fire history and/or moderate fire occurrence. 7
- ○ Situation #3 - Continuous fuels in close proximity to structures; composition of fuels is conducive to crown fires or high intensity surface fires; steep slopes; predominately south aspects; dense fuels; heavy duff; prevailing wind exposure and/or ladder fuels that may reduce suppression effectiveness; history of some large fires and/or moderate fire occurrence. 10

7. Contributing Risk Factors

Please select the contributing risk factors on the table on Page 8.

8. Risk and Hazard Assessment Summary

Based on the inputs entered into Sections 1 through 7, the community's risks and hazards are summarized in the "Ignition Risk and Hazard Assessment Overview."

IGNITION RISK AND HAZARD ASSESSMENT OVERVIEW FOR

FACTORS	RATING
IGNITION RISK ASSESSMENT	
CONTRIBUTING RISK FACTORS	
History of Lightning	Choose
Camping Activities	Choose
High Level of visitors/activities	Choose
Understory receptive to ignition	Choose
Thick brush and trees	Choose
Unmaintained Powerline Corridors	Choose
High fuel loads	Choose
High Winds	Choose
History of fire ignitions	Choose
Add other risk factor	Choose
Add other risk factor	Choose
Add other risk factor	Choose
Add other risk factor	Choose

Final Scores

Summary Rating[1]

Summary Rating / Score 0

Hazard Category	Score
Low Hazard	< 41
Moderate Hazard	41-60
High Hazard	61-75
Very High Hazard	76+

FACTORS	RATING	
HAZARD ASSESSMENT		
ACCESS		
Ingress/Egress		
Width of Primary Road		
Passibility		
Secondary Road Terminus		
Primary Slope		
Street Signs		
Address Signage		
Roadside Vegetation		
Narrow Secondary		
Secondary Paved		
Secondary Road Slope		
Unrated Bridges		
Wooden Bridges		
Gates		
BUILT ENVIRONMENT		
2007 Standards		
Roofing Materials		
Siding Materials		
Unenclosed Features		
UTILITIES		
Utility Ignition Risk		
Lot Size		
Defensible Space		
FIRE PROTECTION		
Water Source		
Fire Protection		
FIRE BEHAVIOR		
Fire Hazard Safety Zone		
Slope		
Aspect		
Fuels		
Fire Behavior		

[1] Summary rating for Ignition Risk Assessment is a judgment call determined by planning committee.

Clear Form

Use this chart to consider which projects might be tackled, and how. Some Green colored risks could potentially be tackled by neighborhood groups for little or no cost. The risks in the yellow category may need considerable planning and perhaps funding, but are modifiable. The Orange risks are physical features or infrastructure that are not easily modified. Risks in this area will be better modified by education and planning.

Risks that can probably be modified	**Mitigation Strategies Include:**	
Access		
Gates	Evacuation Planning, install "Knox Keys"	
Roadside vegetation	Fuels Management, education, funding	
Signage		
Street	Education, outreach, funding	
House	Education, outreach, funding	
Home Hardening/Construction		
Roofing	Education, outreach, retrofit, funding	
Siding	Education, outreach, retrofit, funding	
Unenclosed Features	Education, outreach, retrofit, funding	
Defensible Space		
Defensible Space	Education, outreach, funding, inspections	
Risks that possibly can be modified	**Mitigation Strategies Include:**	
Access: Bridges		
Unrated Bridges	Evacuation Planning, modification	
Wood Bridges	Evacuation Planning, modification	
Water and Fuels		
Water Sources	Develop further sources.	
Fire Behavior (stragegic fuel breaks)	Planning, funding, education, outreach	
Fuels Density (fuels modification)	Planning, funding, education, outreach	
Risks that cannot likely be modified	**Mitigation Strategies Include:**	
ACCESS		
Primary Roads out	Evacuation Planning	
Primary Road width	Evacuation Planning	
Primary Road Slope	Evacuation Planning	
Secondary width	Evacuation Planning	
Secondary Terminus	Evacuation Planning	
Secondary Slope	Evacuation Planning	
Secondary Surface	Evacuation Planning	
Utilities		
Underground	Education, outreach, report issues	
Fire Behavior		
Fire Hazard Severity Zones	Education, outreach, planning	
Slope	Education, outreach, planning	
Predominant Aspect	Education, outreach, planning	

BACK TO AGENDA

Northern California Cities Self Insurance Fund
Risk Management Committee Meeting
October 20, 2022

Agenda Item F.5.c.

CYBER LIABILITY RISK MANAGEMENT POLICY AND BEST PRACTICES

ACTION ITEM

ISSUE: Members are reminded of the need to implement cyber risk management controls to maintain the security of their computer systems and to meet the conditions required for coverage under the group's excess cyber insurance policy. Attached is a copy of the endorsement with the conditions required for coverage highlighted. The attachment also includes the security controls requested by underwriters as part of the application process.

Also attached are references to free resources for cyber risk management, including CISA.gov, Beazley (NCC's primary cyber insurer), and the NCCSIF site with cyber, wildfire, and sewer risk management resources maintained by DKF Solutions.

Lastly, attached is a draft of a new Policy for Cyber Liability Risk Management. At this time the only recommended Best Practices are to sign up for the free Cyber Hygiene Services and other resources offered by the Cybersecurity and Infrastructure Security Agency (CISA) and Beazley, the group's primary cyber insurer. They offer the services required to meet the coverage conditions as well as the additional controls and training requested by underwriters on cyber coverage applications. It is extremely important that members can confirm use of CISA and Beazley resources when completing applications for cyber coverage for next fiscal year.

RECOMMENDATION: Review and recommend the Best Practices as presented or revised. Advise member IT staff of recommendations and develop a plan to implement.

BACKGROUND: The Program Administrators continue to provide resources for members to harden their computer systems against viruses and ransomware attacks. Insurers are increasingly scrutinizing and rejecting applicants without key controls while offering preferred terms to those who have them.

ATTACHMENT(S):
1. RM-19 Cyber Liability Risk Management Draft
2. Excess Cyber Conditions and Underwriting Controls
3. Free Cybersecurity Services & Tools – CISA, Beazley & NCCSIF

RISK MANAGEMENT POLICY AND PROCEDURE #RM-19

SUBJECT: CYBER LIABILITY RISK MANAGEMENT

1.0 Policy

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

2.0 Scope

This Policy applies to all members of NCCSIF.

3.0 Objective

Provide a process to effectively identify, analyze, and manage cyber risks related to information technology.

4.0 Criteria

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

Approved by Board of Directors - TBD

Cyber Liability Risk Management Best Practices Cyber liability is a significant risk to members and their ability to effectively maintain and continue vital services to the community.	
19-1	City Information Technology (IT) staff and/or consultants maintain regular contact with the Cybersecurity and Infrastructure Security Agency (CISA) and use the free "Cyber Hygiene Services" they provide, including regular vulnerability scanning.
19-2	The City has registered to access cyber insurer risk management resources and has implemented them as needed to successfully complete the conditions for coverage and other recommended controls in the coverage application.
19-3	
19-4	

Management Liability and Professional Liability Follow Form Excess

IRONSHORE
A Liberty Mutual Company

LIBERTY SURPLUS INSURANCE CORPORATION

(A New Hampshire Stock Insurance Company, hereinafter the "Insurer")

ENDORSEMENT NO. 4

Effective Date:	July 1, 2022
Policy Number:	EO5SACA0PQ002
Issued To:	Northern California Cities Self Insurance Fund and its membership

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FOLLOW SPECIFIED SUBLIMITS – WITH CONDITIONS

It is hereby understood and agreed that upon exhaustion of the following Sub-Limits as described in the **Primary Policy**

this Policy shall not follow form for any sub-limit of liability in the **Primary Policy**, except for the Specified Sub-Limits shown in the Schedule below, and the **Insurer** shall not be obligated to pay any Loss arising from a Wrongful Act or Related Wrongful Acts as may be insured by reason of such sub-limit of liability in the **Primary Policy**, but any payment of such sub-limit of liability in the **Primary Policy** shall be a reduction or exhaustion of the Underlying Policy Limits.

Solely with respect to the Specified Sub-Limited Coverages as described in the **Primary Policy** and shown in the Schedule below, it is agreed that upon exhaustion of these Specified Sub-Limits and subject to the applicable conditions stated below, this Policy shall follow form to the terms, conditions and limitations of such Specified Sub-Limited Coverage which shall be part of and not in addition to the **Insurer's** aggregate limit of liability set forth in Item 3. of the Declarations.

SCHEDULE:

A

SUB-LIMIT COVERAGE	SUB-LIMIT $ AMOUNT
Breach Response	$1,000,000
Breach Response - Beazley Nominated Service Provider	$500,000
Business Interruption System Failure	$500,000
Business Interruption Security Breach	$750,000
Dependent Business Loss Security Breach	$750,000
Dependent Business Loss System Failure	$100,000
Cyber Extortion Loss	$750,000
Data Recovery Costs	$750,000
Fraudulent Instruction	$75,000

Telephone Fraud	$75,000
Funds Transfer Fraud	$75,000
Computer Hardware Replacement	$100,000
Consequential Reputational Loss	$100,000
Invoice Manipulation	$100,000

B. As a condition precedent to the coverage specified in Schedule B. below, the Insured must have satisfied the following conditions prior to the occurrence of such incident, Claim or Loss:

- Enforce Multifactor Authentication for all remote and privileged access
- Close all RDP ports if not in use
- If RDP ports are in use:
  - Restrict RDP access by IP addresses via firewall rules and only allow trusted IP addresses to access the port
  - Place all RDP services behind a VPN and protect them using Two-factor authentication

SUB-LIMIT COVERAGE	SUB-LIMIT $ AMOUNT
Breach Response	$1,000,000 x $1,000,000
Breach Response - Beazley Nominated Service Provider	$500,000 x $500,000
Business Interruption System Failure	$500,000 x $500,000
Business Interruption Security Breach	$750,000 x $750,000
Dependent Business Loss Security Breach	$750,000 x $750,000
Dependent Business Loss System Failure	$100,000 x $100,000
Cyber Extortion Loss	$750,000 x $750,000
Data Recovery Costs	$750,000 xs $750,000
Fraudulent Instruction	$75,000 x $75,000
Telephone Fraud	$75,000 x $75,000
Funds Transfer Fraud	$75,000 xs $75,000
Computer Hardware Replacement	$100,000 x $100,000
Consequential Reputational Loss	$100,000 x $100,000
Invoice Manipulation	$100,000 x $100,000

C. As a condition precedent to the coverage specified in Schedule C. below, the Insured must have satisfied the following conditions prior to the occurrence of such incident, Claim or Loss:

- Provided formal training to employees with respect to computer crime and social engineering.

- Required multiple forms of verification for all fund transfers and all changes to client, vendor or supplier details such as routing numbers, account numbers and phone numbers.

SUB-LIMIT COVERAGE	SUB-LIMIT $ AMOUNT
Breach Response	$1,000,000 x $1,000,000
Breach Response - Beazley Nominated Service Provider	$500,000 x $500,000
Business Interruption System Failure	$500,000 x $500,000
Business Interruption Security Breach	$750,000 x $750,000
Dependent Business Loss Security Breach	$750,000 x $750,000
Dependent Business Loss System Failure	$100,000 x $100,000
Cyber Extortion Loss	$750,000 x $750,000
Data Recovery Costs	$750,000 xs $750,000
Fraudulent Instruction	$75,000 x $75,000
Telephone Fraud	$75,000 x $75,000
Funds Transfer Fraud	$75,000 xs $75,000
Computer Hardware Replacement	$100,000 x $100,000
Consequential Reputational Loss	$100,000 x $100,000
Invoice Manipulation	$100,000 x $100,000

The **Insurer** will accept the Insured's confirmation that the conditions shown above had been satisfied prior to any incident, claim or Loss when the Insured reports a claim with a completed "APIP Notice of Claim Document". Coverage will then apply when the **Insurer** accepts such evidence of the Insured having met such condition(s).

All other terms, conditions and exclusions of this Policy remain unchanged.

Key Security Controls Reviewed During the Underwriting Process

PRESENTED BY:

Alliant Insurance Services, Inc.

August 23rd, 2022

Alliant

Minimum System Standards

Minimum System Standards of Cyber Market Underwriters

There are several key areas which insurers focus on with regards to security controls, with the following nine as the most crucial. As a general rule, the larger the revenue/budget for an insured, the higher the expectations will be for their controls.

- Multi-factor authentication – 100% implemented for:
  - Remote access
  - Laptops
  - Privileged access
- Well managed end point detection
- Well managed RDP connections
- Back Ups
  - 1 working copy, 1 offsite, disconnected not working, 1 onsite disconnected not working
  - Tested at least twice a year
  - Ability to bring up within 24-72 hours – less time for critical operations (4 hours)
  - Protected with antivirus or monitored on a continuous basis
  - Encryption
- Planning and Training
  - Incident Response Plan
  - Disaster Recovery Plan
  - Business Continuity Plan
  - Social Engineering Training
  - Phishing Training & Simulations
  - Training of account team staff on fraudulent transactions
  - General cyber security training

Minimum System Standards

- Reasonable patching schedule/plan
  - Critical & high severity patches installed within 30 or fewer days, optimally within 1-7 days for critical & high severity patches regarding active exploits
- Plan or adequate measures in place to protect end of life software
- Email Security
  - Screening for malicious attachments
  - Screening for malicious links
  - Quarantine Services
  - Tagging External Emails
- Privileged Access Management (PAM)
  - Establish and enforce comprehensive privilege management policy
  - Identify and bring under management all privileged accounts and credentials
  - Enforce least privilege over end users, endpoints, accounts, services, systems, etc.
  - Enforce separation of privileges and separation of duties
  - Segment systems and networks
  - Enforce password security best practices
  - Monitor and audit all privileged activity
  - Enforce vulnerability based leas privilege access
  - Implement privileged threat/user analytics

FREE CYBERSECURITY SERVICES AND TOOLS

As part of our continuing mission to reduce cybersecurity risk across U.S. critical infrastructure partners and state, local, tribal, and territorial governments, CISA has compiled a list of free cybersecurity tools and services to help organizations further advance their security capabilities. This living repository includes cybersecurity services provided by CISA, widely used open source tools, and free tools and services offered by private and public sector organizations across the cybersecurity community. CISA will implement a process for organizations to submit additional free tools and services for inclusion on this list in the future.

The list is not comprehensive and is subject to change pending future additions. CISA applies neutral principles and criteria to add items and maintains sole and unreviewable discretion over the determination of items included. CISA does not attest to the suitability or effectiveness of these services and tools for any particular use case. CISA does not endorse any commercial product or service. Any reference to specific commercial products, processes, or services by service mark, trademark, manufacturer, or otherwise, does not constitute or imply endorsement, recommendation, or favoring by CISA.

Foundational Measures

All organizations should take certain foundational measures to implement a strong cybersecurity program:

- **Fix the known security flaws in software.** Check the CISA Known Exploited Vulnerabilities (KEV) Catalog for software used by your organization and, if listed, update the software to the latest version according to the vendor's instructions. **Note:** CISA continually updates the KEV catalog with known exploited vulnerabilities.
- **Implement multifactor authentication (MFA).** Use multifactor authentication where possible. MFA is a layered approach to securing your online accounts and the data they contain. When you enable MFA in your online services (like email), you must provide a combination of two or more authenticators to verify your identity before the service grants you access. Using MFA protects your account more than just using a username and password. Why? Because even if one factor (like your password) becomes compromised, unauthorized users will be unable to meet the second authentication requirement, ultimately stopping them from gaining access to your accounts.
- **Halt bad practices.** Take immediate steps to: (1) replace end-of-life software products that no longer receive software updates; (2) replace any system or products that rely on known/default /unchangeable passwords; and (3) adopt MFA (see above) for remote or administrative access to important systems, resources, or databases.
- **Sign up for CISA's Cyber Hygiene Vulnerability Scanning.** Register for this service by emailing vulnerability@cisa.dhs.gov. Once initiated, this service is mostly automated and requires little direct interaction. CISA performs the vulnerability scans and delivers a weekly report. After CISA receives the required paperwork, scanning will start within 72 hours and organizations will begin receiving reports within two weeks. **Note:** vulnerability scanning helps secure internet-facing systems from weak configurations and known vulnerabilities and encourages the adoption of best practices.
- **Get your Stuff Off Search (S.O.S.).** While zero-day attacks draw the most attention, frequently, less complex exposures to both cyber and physical security are missed. Get your Stuff Off Search–S.O.S.– and reduce internet attack surfaces that are visible to anyone on web-based search platforms.

Free Services and Tools

After making progress on the measures above, organizations can use the free services and tools listed below to mature their cybersecurity risk management. These resources are categorized according to the four goals outlined in CISA Insights: Implement Cybersecurity Measures Now to Protect Against Critical Threats:

1. Reducing the likelihood of a damaging cyber incident;
2. Detecting malicious activity quickly;
3. Responding effectively to confirmed incidents; and
4. Maximizing resilience.

Expand All Sections

TLP:WHITE

Reducing the Likelihood of a Damaging Cyber Incident

Take Steps to Quickly Detect a Potential Intrusion

Ensure That The Organization is Prepared to Respond if an Intrusion Occurs

Maximize the Organization's Resilience to a Destructive Cyber Incident

TLP:WHITE

TLP:WHITE

CYBER HYGIENE SERVICES

Reducing the Risk of a Successful Cyber Attack

Adversaries use known vulnerabilities and phishing attacks to compromise the security of organizations. The Cybersecurity and Infrastructure Security Agency (CISA) offers several scanning and testing services to help organizations reduce their exposure to threats by taking a proactive approach to mitigating attack vectors.

- **Vulnerability Scanning**: Evaluates external network presence by executing continuous scans of public, static IPs for accessible services and vulnerabilities. This service provides weekly vulnerability reports and ad-hoc alerts.
- **Web Application Scanning**: Evaluates known and discovered publicly-accessible websites for potential bugs and weak configuration to provide recommendations for mitigating web application security risks. For more information including FAQs, visit the Web Application Scanning page.

Additionally, CISA recommends you further protect your organization by identifying assets that are searchable via online tools and taking steps to reduce that exposure.

Frequently Asked Questions

How much does it cost? CISA cybersecurity assessment services are available at no cost.

Who can receive services? Federal, state, local, tribal and territorial governments, as well as public and private sector critical infrastructure organizations.

When will my services begin? Vulnerability Scanning and Web Application Scanning typically begin within one week of returning the appropriate forms.

Who performs the service? Cyber Hygiene services are provided by CISA's highly trained information security experts equipped with top of the line tools. Our mission is to measurably reduce cybersecurity risks to the Nation by providing services to government and critical infrastructure stakeholders.

TLP:WHITE

Get Started

TLP:WHITE

Email us at vulnerability@cisa.dhs.gov with the subject line “Requesting Cyber Hygiene Services” to get started.

TLP:WHITE

Business continuity planning

Incident response planning

- Incident response plans
- Tabletop exercises

IT security planning

- Ask the Cybersecurity Expert
- Cybersecurity Primer
- Cyber threat information sharing

Policies and procedures

Risk assessment

Training and online learning

- All training resources
- Training
- Employee training tip sheets
- Security awareness posters
- Webinars

BBR Service Providers

Pre-breach services

Privacy Builder

- Purpose and governance
- Assessing the state of your program
- Creating and updating your policies
- Incident response
- Education and training
- Vendor management
- Data collection and transfer

Feedback

NCCSIF.org

Northern California Cities Self-Insurance Fund - A Joint Powers Authority

Cyber Security

Click here for guidance and downloadable resources to help protect your agency against cyber threats.

CLICK HERE

Wildfire Resources

Click here for downloadable resources to help prepare for and respond to wildfires.

CLICK HERE

Sewer Overflow and Backup Response

Click here for downloadable resources to help communicate effectively with customers.

CLICK HERE

SSMP Compliance

Click here for downloadable resources for complying with Sanitary Sewer Management Plan regulations.

CLICK HERE

SAMPLE CYBER TOOLKIT FROM ANOTHER POOL

TOOLKIT DETAIL

Individual services/mix of services can be tailored to meet member needs

BACK TO AGENDA

Northern California Cities Self Insurance Fund
Risk Management Committee Meeting
October 20, 2022

Agenda Item F.5.d.

PARK AND RECREATION RISK MANGEMENT POLICY AND BEST PRACTICES

INFORMATION ITEM

ISSUE: Members have requested best practices related to managing park and recreation risks, including playgrounds and sponsored recreation opportunities. The Program Administrators have assembled the attached draft Policy and Best Practices for Park and Recreation Risk Management.

The key focus is on playground design, inspection and maintenance, with reference to the two widely accepted sets of standards for playgrounds – the Consumer Product Safety Commission Public Playground Safety Handbook and the American National Standards Institute's ASTM F1487-21: Playground Equipment for Public Use Standard. Members are encouraged to refer to these and consult with a Certified Playground Safety Inspector (CPSI), if not one on staff, for comprehensive guidance on selecting and maintaining playground equipment and surfaces.

Other Best Practices are focused on identifying risks associated with new programs, managing volunteer and instructor risks, and maintaining a budget for playground inspection and maintenance.

RECOMMENDATION: Review and recommend the Best Practices as presented or revised. Advise member IT staff of recommendations and develop a plan to implement.

BACKGROUND: The Program Administrators continue to provide resources for members to harden their computer systems against viruses and ransomware attacks. Insurers are increasingly scrutinizing and rejecting applicants without key controls while offering preferred terms to those who have them.

ATTACHMENT(S):
1. RM-21 Park & Recreation Risk Management *Draft*
2. CPSC Public Playground Safety Handbook – Cover & Table of Contents

RISK MANAGEMENT POLICY AND PROCEDURE #RM-21

SUBJECT: PARK AND RECREATION RISK MANAGEMENT BEST PRACTICES

1.0 Policy

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

2.0 Scope

This Policy applies to all members of NCCSIF.

3.0 Objective

Provide a process to effectively identify, analyze and manage risks related to parks and recreation activities.

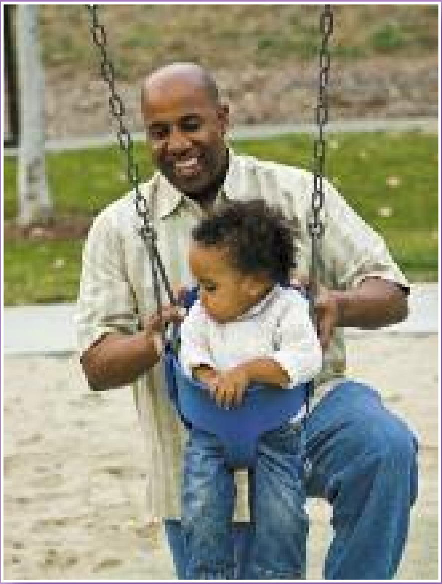
4.0 Criteria

The following Best Practices are used to assess member achievement in addressing the risks associated with parks and recreation programs and services

Approved by Board of Directors - TBD

Park & Recreation Best Practices Parks and Recreation programs are valuable community resources that may pose significant risk to users that can be managed through the following best practices.	
24-1	Create a formal process for evaluating risks associated with new programs, procedures, and major park or recreation equipment purchases.
24-2	Have a mechanism in place to ensure all volunteers, instructors, and employees are screened according to current state requirements and are trained in mandated reporting requirements.
24-3	Install signs at park entry points that stipulate park use rules. Install signs at all playground areas to indicate the age-appropriateness of the equipment, the advisability of adult supervision, and safe use rules. Install signs at pool facilities that stipulate use rules.
24-4	Provide separate playground/equipment areas for differing age groups and provide age-appropriate equipment in each of those areas.
24-5	Establish a written playground inspection program that contains an inventory of current playground equipment and describes the City's playground inspection and maintenance procedures.
24-6	Regularly contract with a Certified Playground Safety Inspector, if not one on staff, to review the City's playground inspection program and playground equipment to ensure the program is effective, the playground equipment is appropriate, and the playground equipment is properly maintained.
24-7	Provide documented training to all personnel responsible for inspecting and maintaining playground equipment. Maintain documentation of regular playground inspections and any actions taken to respond to potential hazards, including response to user complaints.
24-8	The City maintains, where feasible, an annual budget for addressing needed playground inspections and maintenance.
	REFERENCE: the Consumer Product Safety Commission Public Playground Safety Handbook and the American National Standards Institute's ASTM F1487-21: Playground Equipment for Public Use Standard.

Public Playground Safety Handbook



U.S. Consumer Product Safety Commission

Saving Lives and Keeping Families Safe

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APPENDICES